



Member & Associate Member Group Term Life Insurance

Schedule of Benefits and Current Premium
Rates including **Chronic Illness Rider**



Worldwide Assurance for Employees of Public Agencies, Inc.

waepa.org



The mission of WAEPA is to promote the health, welfare and financial well-being of its members.

WAEPA was formed in 1943 during World War II to provide access to life insurance coverage for civilian employees of the U.S. government who were serving overseas.

In May of 1973, membership was opened to all U.S. Civilian Federal Employees. Over the years, WAEPA has provided access to insurance for more than 100,000 federal employees and their dependents.

Worldwide Assurance for Employees of Public Agencies (WAEPA), is a nonprofit association (not an insurance company) formed for federal employees, by federal employees.

Member/Associate Member Life Insurance Coverage Maximum Age Limits & Amounts

Age of Member	Life Insurance	AD&D** Amount	Common*** Carrier	CIR Coverage Amount
Less than 60	\$1,500,000	\$150,000	\$300,000	\$500,000
60–64	\$900,000	\$150,000	\$300,000	\$450,000
65–69	\$400,000	\$80,000	\$160,000	\$200,000
70–74	\$200,000	\$40,000	\$80,000	\$100,000
75–79	\$100,000	\$20,000	\$40,000	\$50,000
80–84	\$50,000	\$10,000	\$20,000	NA

The Chronic Illness Rider (CIR) is an optional benefit available for an additional cost, selected at the issue of your policy. It gives you the ability to access up to 50% of your life insurance benefits, if you become permanently chronically ill. Chronic Illness benefits cannot be more than 50% of the Member's life insurance.*

The Chronic Illness Rider is available to current policyholders, new members and spouses up to age 65 with acceleration benefits available to age 80. Premiums automatically increase when the Member enters a new age bracket every 5 years.

Note:

- Premiums automatically increase when you enter a new age group.
- Applicants must be less than age 70.
- 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. The Accelerated Death Benefit is available to a COVERED PERSON who has a Terminal Illness ("Terminal Illness" is a medical condition where the patient has a life expectancy of 12 months or less).

Age restrictions will also apply.

Premium rates are as of 1/1/2022. For more details on rates, minimums, maximums or decreasing coverage limits, visit waepa.org.

Benefits used for chronic care decrease the amount available to beneficiaries upon the insured's death.

* Chronic illness means the permanent inability to perform 2 out of 6 activities of daily living (bathing, continence, dressing, eating, toileting and transferring); or a permanent severe cognitive impairment requiring substantial supervision.

**Accidental Death and Dismemberment benefits are payable in the event of death or covered injury resulting from a covered accident.

***An additional benefit is payable, if the Covered Loss is the result of an accident while the INSURED MEMBER is riding as a fare paying passenger in, or being struck by, a Common Carrier. Common Carrier means a: (a) public conveyance, such as but not limited to a bus, ship, train or aircraft, licensed for hire to carry fare paying passenger; or (b) a transport aircraft operated by the Air Mobility Command of the United States of America or similar air transport service of another country.

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	\$0.45	\$0.98	\$2.93
40-44	\$0.68	\$1.47	\$4.41
45-49	\$1.35	\$2.93	\$8.79
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	\$21.50	\$46.58	\$139.75
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	\$0.90	\$1.95	\$5.85
40-44	\$1.36	\$2.94	\$8.82
45-49	\$2.70	\$5.86	\$17.58
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	\$43.00	\$93.17	\$279.50
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	\$1.35	\$2.93	\$8.78
40-44	\$2.04	\$4.41	\$13.23
45-49	\$4.06	\$8.79	\$26.37
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	\$64.50	\$139.75	\$419.25
75-79	\$135.00	\$292.50	\$877.50
80-84	\$132.00	\$286.00	\$858.00

At 80 the maximum coverage is \$50,000

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

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

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	\$1.80	\$3.90	\$11.70
40-44	\$ 2.71	\$5.88	\$17.64
45-49	\$ 5.41	\$11.72	\$35.16
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	\$86.00	\$186.33	\$559.00
75-79	\$180.00	\$390.00	\$1,170.00
80-84	\$132.00	\$286.00	\$858.00

At 80 the maximum coverage is \$50,000

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
Under 25	\$2.02	\$4.38	\$13.13
25-29	\$2.02	\$4.38	\$13.13
30-34	\$2.02	\$4.38	\$13.13
35-39	\$2.25	\$4.88	\$14.63
40-44	\$3.39	\$7.35	\$22.05
45-49	\$6.76	\$14.65	\$43.95
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	\$107.50	\$232.92	\$698.75
75-79	\$180.00	\$390.00	\$1,170.00
80-84	\$132.00	\$286.00	\$858.00

At 75 the maximum coverage is \$100,000
At 80 the maximum coverage is \$50,000

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
75-79	\$59.42	\$128.75	\$386.25
80-84	NA	NA	NA

At 75 the maximum benefit is \$50,000

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	\$2.70	\$5.85	\$17.55
40-44	\$4.07	\$8.82	\$26.46
45-49	\$8.11	\$17.58	\$52.74
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	\$129.00	\$279.50	\$838.50
75-79	\$180.00	\$390.00	\$1,170.00
80-84	\$132.00	\$286.00	\$858.00

At 75 the maximum coverage is \$100,000
At 80 the maximum coverage is \$50,000

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
75-79	\$59.42	\$128.75	\$386.25
80-84	NA	NA	NA

At 75 the maximum benefit is \$50,000

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	\$3.15	\$6.83	\$20.48
40-44	\$4.75	\$10.29	\$30.87
45-49	\$9.47	\$20.51	\$61.53
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	\$150.50	\$326.08	\$978.25
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$3.60	\$7.80	\$23.40
40-44	\$5.43	\$11.76	\$35.28
45-49	\$10.82	\$23.44	\$70.32
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	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$4.05	\$8.78	\$26.33
40-44	\$6.11	\$13.23	\$39.69
45-49	\$12.17	\$26.37	\$79.11
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
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$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	\$4.50	\$9.75	\$29.25
40-44	\$6.78	\$14.70	\$44.10
45-49	\$13.52	\$29.30	\$87.90
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
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$4.95	\$10.73	\$32.18
40-44	\$7.46	\$16.17	\$48.51
45-49	\$14.88	\$32.23	\$96.69
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
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$5.40	\$11.70	\$35.10
40-44	\$8.14	\$17.64	\$52.92
45-49	\$16.23	\$35.16	\$105.48
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
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$5.85	\$12.68	\$38.03
40-44	\$8.82	\$19.11	\$57.33
45-49	\$17.58	\$38.09	\$114.27
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	\$172.00	\$372.67	\$1,118.00
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	\$6.30	\$13.65	\$40.95
40-44	\$9.50	\$20.58	\$61.74
45-49	\$18.93	\$41.02	\$123.06
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	\$172.00	\$372.67	\$1,118.00
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	\$6.75	\$14.63	\$43.88
40-44	\$10.18	\$22.05	\$66.15
45-49	\$20.28	\$43.95	\$131.85
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	\$172.00	\$372.67	\$1,118.00
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

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

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	\$7.20	\$15.60	\$46.80
40-44	\$10.86	\$23.52	\$70.56
45-49	\$21.64	\$46.88	\$140.64
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
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$7.65	\$16.58	\$49.73
40-44	\$11.53	\$24.99	\$74.97
45-49	\$22.99	\$49.81	\$149.43
50-54	\$35.96	\$77.92	\$233.75
55-59	\$59.50	\$128.92	\$386.75
60-64	\$94.15	\$204.00	\$612.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$8.10	\$17.55	\$52.65
40-44	\$12.21	\$26.46	\$79.38
45-49	\$24.34	\$52.74	\$158.22
50-54	\$38.08	\$82.50	\$247.50
55-59	\$63.00	\$136.50	\$409.50
60-64	\$99.69	\$216.00	\$648.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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

\$475,000

AD&D \$95,000
Common Carrier \$190,000

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	\$8.55	\$18.53	\$55.58
40-44	\$12.89	\$27.93	\$83.79
45-49	\$25.69	\$55.67	\$167.01
50-54	\$40.19	\$87.08	\$261.25
55-59	\$66.50	\$144.08	\$432.25
60-64	\$105.23	\$228.00	\$684.00
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$9.00	\$19.50	\$58.50
40-44	\$13.57	\$29.40	\$88.20
45-49	\$27.05	\$58.60	\$175.80
50-54	\$42.31	\$91.67	\$275.00
55-59	\$70.00	\$151.67	\$455.00
60-64	\$110.77	\$240.00	\$720.00
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$9.45	\$20.48	\$61.43
40-44	\$14.25	\$30.87	\$92.61
45-49	\$28.40	\$61.53	\$184.59
50-54	\$44.42	\$96.25	\$288.75
55-59	\$73.50	\$159.25	\$477.75
60-64	\$116.31	\$252.00	\$756.00
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$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	\$9.90	\$21.45	\$64.35
40-44	\$14.93	\$32.34	\$97.02
45-49	\$29.75	\$64.46	\$193.38
50-54	\$46.54	\$100.83	\$302.50
55-59	\$77.00	\$166.83	\$500.50
60-64	\$121.85	\$264.00	\$792.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$10.35	\$22.43	\$67.28
40-44	\$15.60	\$33.81	\$101.43
45-49	\$31.10	\$67.39	\$202.17
50-54	\$48.65	\$105.42	\$316.25
55-59	\$80.50	\$174.42	\$523.25
60-64	\$127.38	\$276.00	\$828.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$10.80	\$23.40	\$70.20
40-44	\$16.28	\$35.28	\$105.84
45-49	\$32.46	\$70.32	\$210.96
50-54	\$50.77	\$110.00	\$330.00
55-59	\$84.00	\$182.00	\$546.00
60-64	\$132.92	\$288.00	\$864.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$65.63
25-29	\$10.10	\$21.88	\$65.63
30-34	\$10.10	\$21.88	\$65.63
35-39	\$11.25	\$24.38	\$73.13
40-44	\$16.96	\$36.75	\$110.25
45-49	\$33.81	\$73.25	\$219.75
50-54	\$52.88	\$114.58	\$343.75
55-59	\$87.50	\$189.58	\$568.75
60-64	\$138.46	\$300.00	\$900.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$11.70	\$25.35	\$76.05
40-44	\$17.64	\$38.22	\$114.66
45-49	\$35.16	\$76.18	\$228.54
50-54	\$55.00	\$119.17	\$357.50
55-59	\$91.00	\$197.17	\$591.50
60-64	\$144.00	\$312.00	\$936.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$12.15	\$26.33	\$78.98
40-44	\$18.32	\$39.69	\$119.07
45-49	\$36.51	\$79.11	\$237.33
50-54	\$57.12	\$123.75	\$371.25
55-59	\$94.50	\$204.75	\$614.25
60-64	\$149.54	\$324.00	\$972.00
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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

\$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	\$12.60	\$27.30	\$81.90
40-44	\$19.00	\$41.16	\$123.48
45-49	\$37.86	\$82.04	\$246.12
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
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$13.05	\$28.28	\$84.83
40-44	\$19.68	\$42.63	\$127.89
45-49	\$39.22	\$84.97	\$254.91
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
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$13.50	\$29.25	\$87.75
40-44	\$20.35	\$44.10	\$132.30
45-49	\$40.57	\$87.90	\$263.70
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
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$13.86	\$30.03	\$90.08
40-44	\$20.94	\$45.37	\$136.11
45-49	\$41.83	\$90.63	\$271.89
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$14.22	\$30.80	\$92.40
40-44	\$21.53	\$46.64	\$139.92
45-49	\$43.09	\$93.36	\$280.08
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$14.57	\$31.58	\$94.73
40-44	\$22.11	\$47.91	\$143.73
45-49	\$44.35	\$96.09	\$288.27
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$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	\$14.93	\$32.35	\$97.05
40-44	\$22.70	\$49.18	\$147.54
45-49	\$45.61	\$98.82	\$296.46
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$15.29	\$33.13	\$99.38
40-44	\$23.28	\$50.45	\$151.35
45-49	\$46.87	\$101.55	\$304.65
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$15.65	\$33.90	\$101.70
40-44	\$23.87	\$51.72	\$155.16
45-49	\$48.13	\$104.28	\$312.84
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
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$16.00	\$34.68	\$104.03
40-44	\$24.46	\$52.99	\$158.97
45-49	\$49.39	\$107.01	\$321.03
50-54	\$77.62	\$168.18	\$504.55
55-59	\$128.85	\$279.18	\$837.55
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$16.36	\$35.45	\$106.35
40-44	\$25.04	\$54.26	\$162.78
45-49	\$50.65	\$109.74	\$329.22
50-54	\$79.65	\$172.57	\$517.70
55-59	\$132.26	\$286.57	\$859.70
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$16.72	\$36.23	\$108.68
40-44	\$25.63	\$55.53	\$166.59
45-49	\$51.91	\$112.47	\$337.41
50-54	\$81.67	\$176.95	\$530.85
55-59	\$135.67	\$293.95	\$881.85
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$1,000,000					
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	\$17.08	\$37.00	\$111.00		
40-44	\$26.22	\$56.80	\$170.40		
45-49	\$53.17	\$115.20	\$345.60		
50-54	\$83.69	\$181.33	\$544.00		
55-59	\$139.08	\$301.33	\$904.00		
60-64	\$198.83	\$430.80	\$1,292.40	At 60 the maximum coverage is \$900,000	
65-69	\$200.00	\$433.33	\$1,300.00	At 65 the maximum coverage is \$400,000	
70-74	\$172.00	\$372.67	\$1,118.00	At 70 the maximum coverage is \$200,000	
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	At 80 the maximum coverage is \$50,000	

Chronic Illness Rider (CIR)

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$500,000					
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		
60-64	\$46.73	\$101.25	\$303.75	At 60 the maximum benefit is \$450,000	
65-69	\$54.92	\$119.00	\$357.00	At 65 the maximum benefit is \$200,000	
70-74	\$62.00	\$134.33	\$403.00	At 70 the maximum benefit is \$100,000	
75-79	\$59.42	\$128.75	\$386.25	At 75 the maximum benefit is \$50,000	
80-84	NA	NA	NA		

Life Insurance Premium

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$1,025,000					
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	\$17.43	\$37.78	\$113.33		
40-44	\$26.80	\$58.07	\$174.21		
45-49	\$54.43	\$117.93	\$353.79		
50-54	\$85.72	\$185.72	\$557.15		
55-59	\$142.48	\$308.72	\$926.15		
60-64	\$198.83	\$430.80	\$1,292.40	At 60 the maximum coverage is \$900,000	
65-69	\$200.00	\$433.33	\$1,300.00	At 65 the maximum coverage is \$400,000	
70-74	\$172.00	\$372.67	\$1,118.00	At 70 the maximum coverage is \$200,000	
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	At 80 the maximum coverage is \$50,000	

Chronic Illness Rider (CIR)

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$500,000					
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		
60-64	\$46.73	\$101.25	\$303.75	At 60 the maximum benefit is \$450,000	
65-69	\$54.92	\$119.00	\$357.00	At 65 the maximum benefit is \$200,000	
70-74	\$62.00	\$134.33	\$403.00	At 70 the maximum benefit is \$100,000	
75-79	\$59.42	\$128.75	\$386.25	At 75 the maximum benefit is \$50,000	
80-84	NA	NA	NA		

Life Insurance Premium

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$1,050,000					
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	\$17.79	\$38.55	\$115.65		
40-44	\$27.39	\$59.34	\$178.02		
45-49	\$55.69	\$120.66	\$361.98		
50-54	\$87.74	\$190.10	\$570.30		
55-59	\$145.89	\$316.10	\$948.30		
60-64	\$198.83	\$430.80	\$1,292.40	At 60 the maximum coverage is \$900,000	
65-69	\$200.00	\$433.33	\$1,300.00	At 65 the maximum coverage is \$400,000	
70-74	\$172.00	\$372.67	\$1,118.00	At 70 the maximum coverage is \$200,000	
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	At 80 the maximum coverage is \$50,000	

Chronic Illness Rider (CIR)

Age	Bi-Weekly	Monthly	Quarterly	AD&D \$150,000 Common Carrier \$300,000	
\$500,000					
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		
60-64	\$46.73	\$101.25	\$303.75	At 60 the maximum benefit is \$450,000	
65-69	\$54.92	\$119.00	\$357.00	At 65 the maximum benefit is \$200,000	
70-74	\$62.00	\$134.33	\$403.00	At 70 the maximum benefit is \$100,000	
75-79	\$59.42	\$128.75	\$386.25	At 75 the maximum benefit is \$50,000	
80-84	NA	NA	NA		

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	\$18.15	\$39.33	\$117.98
40-44	\$27.97	\$60.61	\$181.83
45-49	\$56.95	\$123.39	\$370.17
50-54	\$89.76	\$194.48	\$583.45
55-59	\$149.30	\$323.48	\$970.45
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$18.51	\$40.10	\$120.30
40-44	\$28.56	\$61.88	\$185.64
45-49	\$58.21	\$126.12	\$378.36
50-54	\$91.78	\$198.87	\$596.60
55-59	\$152.71	\$330.87	\$992.60
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$18.87	\$40.88	\$122.63
40-44	\$29.15	\$63.15	\$189.45
45-49	\$59.47	\$128.85	\$386.55
50-54	\$93.81	\$203.25	\$609.75
55-59	\$156.12	\$338.25	\$1,014.75
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$1,150,000

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	\$19.22	\$41.65	\$124.95
40-44	\$29.73	\$64.42	\$193.26
45-49	\$60.73	\$131.58	\$394.74
50-54	\$95.83	\$207.63	\$622.90
55-59	\$159.52	\$345.63	\$1,036.90
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
60-64	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$37.73	\$113.18
25-29	\$17.41	\$37.73	\$113.18
30-34	\$17.41	\$37.73	\$113.18
35-39	\$19.58	\$42.43	\$127.28
40-44	\$30.32	\$65.69	\$197.07
45-49	\$61.99	\$134.31	\$402.93
50-54	\$97.85	\$212.02	\$636.05
55-59	\$162.93	\$353.02	\$1,059.05
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
60-64	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$19.94	\$43.20	\$129.60
40-44	\$30.90	\$66.96	\$200.88
45-49	\$63.25	\$137.04	\$411.12
50-54	\$99.88	\$216.40	\$649.20
55-59	\$166.34	\$360.40	\$1,081.20
60-64	At 60 the maximum coverage is \$900,000 \$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000 \$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000 \$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000 \$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000 \$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
60-64	At 60 the maximum benefit is \$450,000 \$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000 \$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000 \$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000 \$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	\$20.30	\$43.98	\$131.93
40-44	\$31.49	\$68.23	\$204.69
45-49	\$64.51	\$139.77	\$419.31
50-54	\$101.90	\$220.78	\$662.35
55-59	\$169.75	\$367.78	\$1,103.35
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$20.65	\$44.75	\$134.25
40-44	\$32.08	\$69.50	\$208.50
45-49	\$65.77	\$142.50	\$427.50
50-54	\$103.92	\$225.17	\$675.50
55-59	\$173.15	\$375.17	\$1,125.50
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$21.01	\$45.53	\$136.58
40-44	\$32.66	\$70.77	\$212.31
45-49	\$67.03	\$145.23	\$435.69
50-54	\$105.95	\$229.55	\$688.65
55-59	\$176.56	\$382.55	\$1,147.65
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$1,300,000			
AD&D \$150,000 Common Carrier \$300,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$18.97	\$41.10	\$123.30
25-29	\$18.97	\$41.10	\$123.30
30-34	\$18.97	\$41.10	\$123.30
35-39	\$21.37	\$46.30	\$138.90
40-44	\$33.25	\$72.04	\$216.12
45-49	\$68.29	\$147.96	\$443.88
50-54	\$107.97	\$233.93	\$701.80
55-59	\$179.97	\$389.93	\$1,169.80
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$21.73	\$47.08	\$141.23
40-44	\$33.84	\$73.31	\$219.93
45-49	\$69.55	\$150.69	\$452.07
50-54	\$109.99	\$238.32	\$714.95
55-59	\$183.38	\$397.32	\$1,191.95
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$22.08	\$47.85	\$143.55
40-44	\$34.42	\$74.58	\$223.74
45-49	\$70.81	\$153.42	\$460.26
50-54	\$112.02	\$242.70	\$728.10
55-59	\$186.78	\$404.70	\$1,214.10
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$22.44	\$48.63	\$145.88
40-44	\$35.01	\$75.85	\$227.55
45-49	\$72.07	\$156.15	\$468.45
50-54	\$114.04	\$247.08	\$741.25
55-59	\$190.19	\$412.08	\$1,236.25
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$22.80	\$49.40	\$148.20
40-44	\$35.59	\$77.12	\$231.36
45-49	\$73.33	\$158.88	\$476.64
50-54	\$116.06	\$251.47	\$754.40
55-59	\$193.60	\$419.47	\$1,258.40
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$23.16	\$50.18	\$150.53
40-44	\$36.18	\$78.39	\$235.17
45-49	\$74.59	\$161.61	\$484.83
50-54	\$118.08	\$255.85	\$767.55
55-59	\$197.01	\$426.85	\$1,280.55
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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

\$1,450,000

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	\$23.52	\$50.95	\$152.85
40-44	\$36.77	\$79.66	\$238.98
45-49	\$75.85	\$164.34	\$493.02
50-54	\$120.11	\$260.23	\$780.70
55-59	\$200.42	\$434.23	\$1,302.70
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$45.83	\$137.48
25-29	\$21.15	\$45.83	\$137.48
30-34	\$21.15	\$45.83	\$137.48
35-39	\$23.87	\$51.73	\$155.18
40-44	\$37.35	\$80.93	\$242.79
45-49	\$77.11	\$167.07	\$501.21
50-54	\$122.13	\$264.62	\$793.85
55-59	\$203.82	\$441.62	\$1,324.85
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$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
60-64	At 60 the maximum benefit is \$450,000		
	\$46.73	\$101.25	\$303.75
65-69	At 65 the maximum benefit is \$200,000		
	\$54.92	\$119.00	\$357.00
70-74	At 70 the maximum benefit is \$100,000		
	\$62.00	\$134.33	\$403.00
75-79	At 75 the maximum benefit is \$50,000		
	\$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	\$24.23	\$52.50	\$157.50
40-44	\$37.94	\$82.20	\$246.60
45-49	\$78.37	\$169.80	\$509.40
50-54	\$124.15	\$269.00	\$807.00
55-59	\$207.23	\$449.00	\$1,347.00
60-64	At 60 the maximum coverage is \$900,000		
	\$198.83	\$430.80	\$1,292.40
65-69	At 65 the maximum coverage is \$400,000		
	\$200.00	\$433.33	\$1,300.00
70-74	At 70 the maximum coverage is \$200,000		
	\$172.00	\$372.67	\$1,118.00
75-79	At 75 the maximum coverage is \$100,000		
	\$180.00	\$390.00	\$1,170.00
80-84	At 80 the maximum coverage is \$50,000		
	\$132.00	\$286.00	\$858.00

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\$500,000

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75-79	At 75 the maximum benefit is \$50,000		
	\$59.42	\$128.75	\$386.25
80-84	NA	NA	NA

Important information for the Chronic Illness Rider:

This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you are certified with a chronic illness as described in the certificate.

IMPORTANT NOTICE: This rider is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code (IRC) Section 7702B. Therefore, the premiums payable for this rider do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This rider, however, is subject to the federal per diem limits set forth in IRC Section 7702B. Under this rider, New York Life will not pay claimants more than the federal per diem limits. Assuming the amount you receive in the aggregate from all applicable policies does not exceed the federal per diem limits set forth in IRC Section 7702B, the benefits provided by the Chronic Illness Rider are intended to be excludable from federal gross income under Section 101 (g) of the IRC.

Receipt of an accelerated death benefit may affect eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Clients can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

CIR might not be available in all states.



**Worldwide Assurance for Employees
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