



Dependent 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



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

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 Federal Employees of the U.S. government who were serving overseas.

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

Dependent Life Coverage

Maximum Age Limits & Amounts

Member Age	Spouse Life Insurance	Spouse CIR Coverage Amount
Less than 60	\$500,000	250,000
60-64	\$450,000	\$225,000
65-69	\$200,000	\$100,000
70-74	\$100,000	\$50,000
75-79	\$50,000	\$25,000
80-84	\$20,000	NA

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

The Chronic Illness Rider is available to spouses up to age 65 with acceleration benefits available to age 80. Premiums automatically increase when the member enters a new age bracket every five years.

Note:

- Dependent premiums automatically increase when the Member enters a new age bracket
- Coverage maximums are based on the Member's age
- Dependent Life Insurance cannot be more than 50% of the Member's life insurance
- Applicants for Dependent Life Insurance must be less than age 70
- Your Dependent Insurance coverage will terminate upon the Member's attainment of age 85

Premium rates are as of 1/1/2024. For more details on rates, minimums, 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 two out of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring); or a permanent severe cognitive impairment requiring substantial supervision.

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.23	\$0.50	\$1.50
25-29	\$0.31	\$0.67	\$2.00
30-34	\$0.35	\$0.75	\$2.25
35-39	\$0.46	\$1.00	\$3.00
40-44	\$0.62	\$1.33	\$4.00
45-49	\$0.85	\$1.83	\$5.50
50-54	\$1.23	\$2.67	\$8.00
55-59	\$1.85	\$4.00	\$12.00
60-64	\$2.85	\$6.17	\$18.50
65-69	\$7.31	\$15.83	\$47.50
70-74	\$15.08	\$32.67	\$98.00
75-79	\$27.69	\$60.00	\$180.00
80-84	\$46.43	\$100.60	\$301.80

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

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.46	\$1.00	\$3.00
25-29	\$0.62	\$1.33	\$4.00
30-34	\$0.69	\$1.50	\$4.50
35-39	\$0.92	\$2.00	\$6.00
40-44	\$1.23	\$2.67	\$8.00
45-49	\$1.69	\$3.67	\$11.00
50-54	\$2.46	\$5.33	\$16.00
55-59	\$3.69	\$8.00	\$24.00
60-64	\$5.69	\$12.33	\$37.00
65-69	\$14.62	\$31.67	\$95.00
70-74	\$30.15	\$65.33	\$196.00
75-79	\$55.38	\$120.00	\$360.00
80-84	\$92.86	\$201.20	\$603.60

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

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.69	\$1.50	\$4.50
25-29	\$ 0.92	\$2.00	\$6.00
30-34	\$1.04	\$2.25	\$6.75
35-39	\$1.38	\$3.00	\$9.00
40-44	\$1.85	\$4.00	\$12.00
45-49	\$2.54	\$5.50	\$16.50
50-54	\$3.69	\$8.00	\$24.00
55-59	\$5.54	\$12.00	\$36.00
60-64	\$8.54	\$18.50	\$55.50
65-69	\$21.92	\$47.50	\$142.50
70-74	\$45.23	\$98.00	\$294.00
75-79	\$83.08	\$180.00	\$540.00
At 80 the maximum coverage is \$20,000			
80-84	\$92.86	\$201.20	\$603.60

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

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$40,000			
	Children Live Birth - 2 yrs	\$4,000	
	Children 2 yrs - 5 yrs	\$8,000	
	Children 5 yrs - 19 yrs*	\$10,000	
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.92	\$2.00	\$6.00
25-29	\$1.23	\$2.67	\$8.00
30-34	\$1.38	\$3.00	\$9.00
35-39	\$1.85	\$4.00	\$12.00
40-44	\$2.46	\$5.33	\$16.00
45-49	\$3.38	\$7.33	\$22.00
50-54	\$4.92	\$10.67	\$32.00
55-59	\$7.38	\$16.00	\$48.00
60-64	\$11.38	\$24.67	\$74.00
65-69	\$29.23	\$63.33	\$190.00
70-74	\$60.31	\$130.67	\$392.00
75-79	\$110.77	\$240.00	\$720.00
At 80 the maximum coverage is \$20,000			
80-84	\$92.86	\$201.20	\$603.60

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			
	Children Live Birth - 2 yrs	\$5,000	
	Children 2 yrs - 5 yrs	\$10,000	
	Children 5 yrs - 19 yrs*	\$12,500	
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$1.15	\$2.50	\$7.50
25-29	\$1.54	\$3.33	\$10.00
30-34	\$1.73	\$3.75	\$11.25
35-39	\$2.31	\$5.00	\$15.00
40-44	\$3.08	\$6.67	\$20.00
45-49	\$4.23	\$9.17	\$27.50
50-54	\$6.15	\$13.33	\$40.00
55-59	\$9.23	\$20.00	\$60.00
60-64	\$14.23	\$30.83	\$92.50
65-69	\$36.54	\$79.17	\$237.50
70-74	\$75.38	\$163.33	\$490.00
75-79	\$138.46	\$300.00	\$900.00
At 80 the maximum coverage is \$20,000			
80-84	92.86	201.20	603.60

Chronic Illness Rider (CIR)

\$25,000			
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	\$0.08	\$0.17	\$0.50
40-44	\$0.25	\$0.54	\$1.63
45-49	\$0.54	\$1.17	\$3.50
50-54	\$1.21	\$2.63	\$7.88
55-59	\$2.10	\$4.54	\$13.63
60-64	\$3.29	\$7.13	\$21.38
65-69	\$7.25	\$15.71	\$47.13
70-74	\$14.44	\$31.29	\$93.88
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$60,000			
	Children Live Birth - 2 yrs	\$6,000	
	Children 2 yrs - 5 yrs	\$12,000	
	Children 5 yrs - 19 yrs*	\$15,000	
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$1.38	\$3.00	\$9.00
25-29	\$1.85	\$4.00	\$12.00
30-34	\$2.08	\$4.50	\$13.50
35-39	\$2.77	\$6.00	\$18.00
40-44	\$3.69	\$8.00	\$24.00
45-49	\$5.08	\$11.00	\$33.00
50-54	\$7.38	\$16.00	\$48.00
55-59	\$11.08	\$24.00	\$72.00
60-64	\$17.08	\$37.00	\$111.00
65-69	\$43.85	\$95.00	\$285.00
70-74	\$90.46	\$196.00	\$588.00
At 75 the maximum coverage is \$50,000			
75-79	\$138.46	\$300.00	\$900.00
At 80 the maximum coverage is \$20,000			
80-84	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$30,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.07	\$0.15	\$0.45
25-29	\$0.07	\$0.15	\$0.45
30-34	\$0.07	\$0.15	\$0.45
35-39	\$0.09	\$0.20	\$0.60
40-44	\$0.30	\$0.65	\$1.95
45-49	\$0.65	\$1.40	\$4.20
50-54	\$1.45	\$3.15	\$9.45
55-59	\$2.52	\$5.45	\$16.35
60-64	\$3.95	\$8.55	\$25.65
65-69	\$8.70	\$18.85	\$56.55
70-74	\$17.33	\$37.55	\$112.65
At 75 the maximum benefit is \$25,000			
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$1.62	\$3.50	\$10.50
25-29	\$2.15	\$4.67	\$14.00
30-34	\$2.42	\$5.25	\$15.75
35-39	\$3.23	\$7.00	\$21.00
40-44	\$4.31	\$9.33	\$28.00
45-49	\$5.92	\$12.83	\$38.50
50-54	\$8.62	\$18.67	\$56.00
55-59	\$12.92	\$28.00	\$84.00
60-64	\$19.92	\$43.17	\$129.50
65-69	\$51.15	\$110.83	\$332.50
70-74	\$105.54	\$228.67	\$686.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.08	\$0.18	\$0.53
25-29	\$0.08	\$0.18	\$0.53
30-34	\$0.08	\$0.18	\$0.53
35-39	\$0.11	\$0.23	\$0.70
40-44	\$0.35	\$0.76	\$2.28
45-49	\$0.75	\$1.63	\$4.90
50-54	\$1.70	\$3.68	\$11.03
55-59	\$2.93	\$6.36	\$19.08
60-64	\$4.60	\$9.98	\$29.93
65-69	\$10.15	\$21.99	\$65.98
70-74	\$20.22	\$43.81	\$131.43
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$1.85	\$4.00	\$12.00
25-29	\$2.46	\$5.33	\$16.00
30-34	\$2.77	\$6.00	\$18.00
35-39	\$3.69	\$8.00	\$24.00
40-44	\$4.92	\$10.67	\$32.00
45-49	\$6.77	\$14.67	\$44.00
50-54	\$9.85	\$21.33	\$64.00
55-59	\$14.77	\$32.00	\$96.00
60-64	\$22.77	\$49.33	\$148.00
65-69	\$58.46	\$126.67	\$380.00
70-74	\$120.62	\$261.33	\$784.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 75 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.09	\$0.20	\$0.60
25-29	\$0.09	\$0.20	\$0.60
30-34	\$0.09	\$0.20	\$0.60
35-39	\$0.12	\$0.27	\$0.80
40-44	\$0.40	\$0.87	\$2.60
45-49	\$0.86	\$1.87	\$5.60
50-54	\$1.94	\$4.20	\$12.60
55-59	\$3.35	\$7.27	\$21.80
60-64	\$5.26	\$11.40	\$34.20
65-69	\$11.60	\$25.13	\$75.40
70-74	\$23.11	\$50.07	\$150.20
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$2.08	\$4.50	\$13.50
25-29	\$2.77	\$6.00	\$18.00
30-34	\$3.12	\$6.75	\$20.25
35-39	\$4.15	\$9.00	\$27.00
40-44	\$5.54	\$12.00	\$36.00
45-49	\$7.62	\$16.50	\$49.50
50-54	\$11.08	\$24.00	\$72.00
55-59	\$16.62	\$36.00	\$108.00
60-64	\$25.62	\$55.50	\$166.50
65-69	\$65.77	\$142.50	\$427.50
70-74	\$135.69	\$294.00	\$882.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 75 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.10	\$0.23	\$0.68
25-29	\$0.10	\$0.23	\$0.68
30-34	\$0.10	\$0.23	\$0.68
35-39	\$0.14	\$0.30	\$0.90
40-44	\$0.45	\$0.98	\$2.93
45-49	\$0.97	\$2.10	\$6.30
50-54	\$2.18	\$4.73	\$14.18
55-59	\$3.77	\$8.18	\$24.53
60-64	\$5.92	\$12.83	\$38.48
65-69	\$13.05	\$28.28	\$84.83
70-74	\$26.00	\$56.33	\$168.98
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Chronic Illness Rider (CIR)

Age	\$100,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$2.31	\$5.00	\$15.00
25-29	\$3.08	\$6.67	\$20.00
30-34	\$3.46	\$7.50	\$22.50
35-39	\$4.62	\$10.00	\$30.00
40-44	\$6.15	\$13.33	\$40.00
45-49	\$8.46	\$18.33	\$55.00
50-54	\$12.31	\$26.67	\$80.00
55-59	\$18.46	\$40.00	\$120.00
60-64	\$28.46	\$61.67	\$185.00
65-69	\$73.08	\$158.33	\$475.00
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Age	\$50,000		
	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	\$0.15	\$0.33	\$1.00
40-44	\$0.50	\$1.08	\$3.25
45-49	\$1.08	\$2.33	\$7.00
50-54	\$2.42	\$5.25	\$15.75
55-59	\$4.19	\$9.08	\$27.25
60-64	\$6.58	\$14.25	\$42.75
65-69	\$14.50	\$31.42	\$94.25
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Chronic Illness Rider (CIR)

Age	\$110,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$2.54	\$5.50	\$16.50
25-29	\$3.38	\$7.33	\$22.00
30-34	\$3.81	\$8.25	\$24.75
35-39	\$5.08	\$11.00	\$33.00
40-44	\$6.77	\$14.67	\$44.00
45-49	\$9.31	\$20.17	\$60.50
50-54	\$13.54	\$29.33	\$88.00
55-59	\$20.31	\$44.00	\$132.00
60-64	\$31.31	\$67.83	\$203.50
65-69	\$80.38	\$174.17	\$522.50
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Age	\$55,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.13	\$0.28	\$0.83
25-29	\$0.13	\$0.28	\$0.83
30-34	\$0.13	\$0.28	\$0.83
35-39	\$0.17	\$0.37	\$1.10
40-44	\$0.55	\$1.19	\$3.58
45-49	\$1.18	\$2.57	\$7.70
50-54	\$2.67	\$5.78	\$17.33
55-59	\$4.61	\$9.99	\$29.98
60-64	\$7.23	\$15.68	\$47.03
65-69	\$15.95	\$34.56	\$103.68
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Chronic Illness Rider (CIR)

Age	\$120,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$2.77	\$6.00	\$18.00
25-29	\$3.69	\$8.00	\$24.00
30-34	\$4.15	\$9.00	\$27.00
35-39	\$5.54	\$12.00	\$36.00
40-44	\$7.38	\$16.00	\$48.00
45-49	\$10.15	\$22.00	\$66.00
50-54	\$14.77	\$32.00	\$96.00
55-59	\$22.15	\$48.00	\$144.00
60-64	\$34.15	\$74.00	\$222.00
65-69	\$87.69	\$190.00	\$570.00
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Age	\$60,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.14	\$0.30	\$0.90
25-29	\$0.14	\$0.30	\$0.90
30-34	\$0.14	\$0.30	\$0.90
35-39	\$0.18	\$0.40	\$1.20
40-44	\$0.60	\$1.30	\$3.90
45-49	\$1.29	\$2.80	\$8.40
50-54	\$2.91	\$6.30	\$18.90
55-59	\$5.03	\$10.90	\$32.70
60-64	\$7.89	\$17.10	\$51.30
65-69	\$17.40	\$37.70	\$113.10
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$130,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$3.00	\$6.50	\$19.50
25-29	\$4.00	\$8.67	\$26.00
30-34	\$4.50	\$9.75	\$29.25
35-39	\$6.00	\$13.00	\$39.00
40-44	\$8.00	\$17.33	\$52.00
45-49	\$11.00	\$23.83	\$71.50
50-54	\$16.00	\$34.67	\$104.00
55-59	\$24.00	\$52.00	\$156.00
60-64	\$37.00	\$80.17	\$240.50
65-69	\$95.00	\$205.83	\$617.50
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$65,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.15	\$0.33	\$0.98
25-29	\$0.15	\$0.33	\$0.98
30-34	\$0.15	\$0.33	\$0.98
35-39	\$0.20	\$0.43	\$1.30
40-44	\$0.65	\$1.41	\$4.23
45-49	\$1.40	\$3.03	\$9.10
50-54	\$3.15	\$6.83	\$20.48
55-59	\$5.45	\$11.81	\$35.43
60-64	\$8.55	\$18.53	\$55.58
65-69	\$18.85	\$40.84	\$122.53
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$140,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$3.23	\$7.00	\$21.00
25-29	\$4.31	\$9.33	\$28.00
30-34	\$4.85	\$10.50	\$31.50
35-39	\$6.46	\$14.00	\$42.00
40-44	\$8.62	\$18.67	\$56.00
45-49	\$11.85	\$25.67	\$77.00
50-54	\$17.23	\$37.33	\$112.00
55-59	\$25.85	\$56.00	\$168.00
60-64	\$39.85	\$86.33	\$259.00
65-69	\$102.31	\$221.67	\$665.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$70,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.16	\$0.35	\$1.05
25-29	\$0.16	\$0.35	\$1.05
30-34	\$0.16	\$0.35	\$1.05
35-39	\$0.22	\$0.47	\$1.40
40-44	\$0.70	\$1.52	\$4.55
45-49	\$1.51	\$3.27	\$9.80
50-54	\$3.39	\$7.35	\$22.05
55-59	\$5.87	\$12.72	\$38.15
60-64	\$9.21	\$19.95	\$59.85
65-69	\$20.30	\$43.98	\$131.95
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$150,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$3.46	\$7.50	\$22.50
25-29	\$4.62	\$10.00	\$30.00
30-34	\$5.19	\$11.25	\$33.75
35-39	\$6.92	\$15.00	\$45.00
40-44	\$9.23	\$20.00	\$60.00
45-49	\$12.69	\$27.50	\$82.50
50-54	\$18.46	\$40.00	\$120.00
55-59	\$27.69	\$60.00	\$180.00
60-64	\$42.69	\$92.50	\$277.50
65-69	\$109.62	\$237.50	\$712.50
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$75,000			
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	\$0.23	\$0.50	\$1.50
40-44	\$0.75	\$1.63	\$4.88
45-49	\$1.62	\$3.50	\$10.50
50-54	\$3.63	\$7.88	\$23.63
55-59	\$6.29	\$13.63	\$40.88
60-64	\$9.87	\$21.38	\$64.13
65-69	\$21.75	\$47.13	\$141.38
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	\$160,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$3.69	\$8.00	\$24.00
25-29	\$4.92	\$10.67	\$32.00
30-34	\$5.54	\$12.00	\$36.00
35-39	\$7.38	\$16.00	\$48.00
40-44	\$9.85	\$21.33	\$64.00
45-49	\$13.54	\$29.33	\$88.00
50-54	\$19.69	\$42.67	\$128.00
55-59	\$29.54	\$64.00	\$192.00
60-64	\$45.54	\$98.67	\$296.00
65-69	\$116.92	\$253.33	\$760.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$80,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.18	\$0.40	\$1.20
25-29	\$0.18	\$0.40	\$1.20
30-34	\$0.18	\$0.40	\$1.20
35-39	\$0.25	\$0.53	\$1.60
40-44	\$0.80	\$1.73	\$5.20
45-49	\$1.72	\$3.73	\$11.20
50-54	\$3.88	\$8.40	\$25.20
55-59	\$6.71	\$14.53	\$43.60
60-64	\$10.52	\$22.80	\$68.40
65-69	\$23.20	\$50.27	\$150.80
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$170,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$3.92	\$8.50	\$25.50
25-29	\$5.23	\$11.33	\$34.00
30-34	\$5.88	\$12.75	\$38.25
35-39	\$7.85	\$17.00	\$51.00
40-44	\$10.46	\$22.67	\$68.00
45-49	\$14.38	\$31.17	\$93.50
50-54	\$20.92	\$45.33	\$136.00
55-59	\$31.38	\$68.00	\$204.00
60-64	\$48.38	\$104.83	\$314.50
65-69	\$124.23	\$269.17	\$807.50
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$85,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.20	\$0.43	\$1.28
25-29	\$0.20	\$0.43	\$1.28
30-34	\$0.20	\$0.43	\$1.28
35-39	\$0.26	\$0.57	\$1.70
40-44	\$0.85	\$1.84	\$5.53
45-49	\$1.83	\$3.97	\$11.90
50-54	\$4.12	\$8.93	\$26.78
55-59	\$7.13	\$15.44	\$46.33
60-64	\$11.18	\$24.23	\$72.68
65-69	\$24.65	\$53.41	\$160.23
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$180,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$4.15	\$9.00	\$27.00
25-29	\$5.54	\$12.00	\$36.00
30-34	\$6.23	\$13.50	\$40.50
35-39	\$8.31	\$18.00	\$54.00
40-44	\$11.08	\$24.00	\$72.00
45-49	\$15.23	\$33.00	\$99.00
50-54	\$22.15	\$48.00	\$144.00
55-59	\$33.23	\$72.00	\$216.00
60-64	\$51.23	\$111.00	\$333.00
65-69	\$131.54	\$285.00	\$855.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$90,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.21	\$0.45	\$1.35
25-29	\$0.21	\$0.45	\$1.35
30-34	\$0.21	\$0.45	\$1.35
35-39	\$0.28	\$0.60	\$1.80
40-44	\$0.90	\$1.95	\$5.85
45-49	\$1.94	\$4.20	\$12.60
50-54	\$4.36	\$9.45	\$28.35
55-59	\$7.55	\$16.35	\$49.05
60-64	\$11.84	\$25.65	\$76.95
65-69	\$26.10	\$56.55	\$169.65
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$190,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$4.38	\$9.50	\$28.50
25-29	\$5.85	\$12.67	\$38.00
30-34	\$6.58	\$14.25	\$42.75
35-39	\$8.77	\$19.00	\$57.00
40-44	\$11.69	\$25.33	\$76.00
45-49	\$16.08	\$34.83	\$104.50
50-54	\$23.38	\$50.67	\$152.00
55-59	\$35.08	\$76.00	\$228.00
60-64	\$54.08	\$117.17	\$351.50
65-69	\$138.85	\$300.83	\$902.50
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$95,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.22	\$0.48	\$1.43
25-29	\$0.22	\$0.48	\$1.43
30-34	\$0.22	\$0.48	\$1.43
35-39	\$0.29	\$0.63	\$1.90
40-44	\$0.95	\$2.06	\$6.18
45-49	\$2.05	\$4.43	\$13.30
50-54	\$4.60	\$9.98	\$29.93
55-59	\$7.97	\$17.26	\$51.78
60-64	\$12.50	\$27.08	\$81.23
65-69	\$27.55	\$59.69	\$179.08
70-74	At 75 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$200,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$4.62	\$10.00	\$30.00
25-29	\$6.15	\$13.33	\$40.00
30-34	\$6.92	\$15.00	\$45.00
35-39	\$9.23	\$20.00	\$60.00
40-44	\$12.31	\$26.67	\$80.00
45-49	\$16.92	\$36.67	\$110.00
50-54	\$24.62	\$53.33	\$160.00
55-59	\$36.92	\$80.00	\$240.00
60-64	\$56.92	\$123.33	\$370.00
65-69	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$100,000			
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	\$0.31	\$0.67	\$2.00
40-44	\$1.00	\$2.17	\$6.50
45-49	\$2.15	\$4.67	\$14.00
50-54	\$4.85	\$10.50	\$31.50
55-59	\$8.38	\$18.17	\$54.50
60-64	\$13.15	\$28.50	\$85.50
65-69	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$210,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$4.85	\$10.50	\$31.50
25-29	\$6.46	\$14.00	\$42.00
30-34	\$7.27	\$15.75	\$47.25
35-39	\$9.69	\$21.00	\$63.00
40-44	\$12.92	\$28.00	\$84.00
45-49	\$17.77	\$38.50	\$115.50
50-54	\$25.85	\$56.00	\$168.00
55-59	\$38.77	\$84.00	\$252.00
60-64	\$59.77	\$129.50	\$388.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$105,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.24	\$0.53	\$1.58
25-29	\$0.24	\$0.53	\$1.58
30-34	\$0.24	\$0.53	\$1.58
35-39	\$0.32	\$0.70	\$2.10
40-44	\$1.05	\$2.28	\$6.83
45-49	\$2.26	\$4.90	\$14.70
50-54	\$5.09	\$11.03	\$33.08
55-59	\$8.80	\$19.08	\$57.23
60-64	\$13.81	\$29.93	\$89.78
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$220,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$5.08	\$11.00	\$33.00
25-29	\$6.77	\$14.67	\$44.00
30-34	\$7.62	\$16.50	\$49.50
35-39	\$10.15	\$22.00	\$66.00
40-44	\$13.54	\$29.33	\$88.00
45-49	\$18.62	\$40.33	\$121.00
50-54	\$27.08	\$58.67	\$176.00
55-59	\$40.62	\$88.00	\$264.00
60-64	\$62.62	\$135.67	\$407.00
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$110,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.25	\$0.55	\$1.65
25-29	\$0.25	\$0.55	\$1.65
30-34	\$0.25	\$0.55	\$1.65
35-39	\$0.34	\$0.73	\$2.20
40-44	\$1.10	\$2.38	\$7.15
45-49	\$2.37	\$5.13	\$15.40
50-54	\$5.33	\$11.55	\$34.65
55-59	\$9.22	\$19.98	\$59.95
60-64	\$14.47	\$31.35	\$94.05
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 75 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$230,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$5.31	\$11.50	\$34.50
25-29	\$7.08	\$15.33	\$46.00
30-34	\$7.96	\$17.25	\$51.75
35-39	\$10.62	\$23.00	\$69.00
40-44	\$14.15	\$30.67	\$92.00
45-49	\$19.46	\$42.17	\$126.50
50-54	\$28.31	\$61.33	\$184.00
55-59	\$42.46	\$92.00	\$276.00
60-64	\$65.46	\$141.83	\$425.50
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$115,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.27	\$0.58	\$1.73
25-29	\$0.27	\$0.58	\$1.73
30-34	\$0.27	\$0.58	\$1.73
35-39	\$0.35	\$0.77	\$2.30
40-44	\$1.15	\$2.49	\$7.48
45-49	\$2.48	\$5.37	\$16.10
50-54	\$5.57	\$12.08	\$36.23
55-59	\$9.64	\$20.89	\$62.68
60-64	\$15.13	\$32.78	\$98.33
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$240,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$5.54	\$12.00	\$36.00
25-29	\$7.38	\$16.00	\$48.00
30-34	\$8.31	\$18.00	\$54.00
35-39	\$11.08	\$24.00	\$72.00
40-44	\$14.77	\$32.00	\$96.00
45-49	\$20.31	\$44.00	\$132.00
50-54	\$29.54	\$64.00	\$192.00
55-59	\$44.31	\$96.00	\$288.00
60-64	\$68.31	\$148.00	\$444.00
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$120,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.28	\$0.60	\$1.80
25-29	\$0.28	\$0.60	\$1.80
30-34	\$0.28	\$0.60	\$1.80
35-39	\$0.37	\$0.80	\$2.40
40-44	\$1.20	\$2.60	\$7.80
45-49	\$2.58	\$5.60	\$16.80
50-54	\$5.82	\$12.60	\$37.80
55-59	\$10.06	\$21.80	\$65.40
60-64	\$15.78	\$34.20	\$102.60
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$250,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
<table border="0"> <tr> <td style="width: 10%;"></td> <td style="width: 10%; text-align: right;">\$10,000</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td style="text-align: right;">\$20,000</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">\$25,000</td> <td></td> <td></td> </tr> </table>					\$10,000				\$20,000				\$25,000		
	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$5.77	\$12.50	\$37.50												
25-29	\$7.69	\$16.67	\$50.00												
30-34	\$8.65	\$18.75	\$56.25												
35-39	\$11.54	\$25.00	\$75.00												
40-44	\$15.38	\$33.33	\$100.00												
45-49	\$21.15	\$45.83	\$137.50												
50-54	\$30.77	\$66.67	\$200.00												
55-59	\$46.15	\$100.00	\$300.00												
60-64	\$71.15	\$154.17	\$462.50												
65-69	\$146.15	\$316.67	\$950.00												
70-74	\$150.77	\$326.67	\$980.00												
75-79	\$138.46	\$300.00	\$900.00												
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$125,000			
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	\$0.38	\$0.83	\$2.50
40-44	\$1.25	\$2.71	\$8.13
45-49	\$2.69	\$5.83	\$17.50
50-54	\$6.06	\$13.13	\$39.38
55-59	\$10.48	\$22.71	\$68.13
60-64	\$16.44	\$35.63	\$106.88
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$260,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
<table border="0"> <tr> <td style="width: 10%;"></td> <td style="width: 10%; text-align: right;">\$10,000</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td style="text-align: right;">\$20,000</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">\$25,000</td> <td></td> <td></td> </tr> </table>					\$10,000				\$20,000				\$25,000		
	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$6.00	\$13.00	\$39.00												
25-29	\$8.00	\$17.33	\$52.00												
30-34	\$9.00	\$19.50	\$58.50												
35-39	\$12.00	\$26.00	\$78.00												
40-44	\$16.00	\$34.67	\$104.00												
45-49	\$22.00	\$47.67	\$143.00												
50-54	\$32.00	\$69.33	\$208.00												
55-59	\$48.00	\$104.00	\$312.00												
60-64	\$74.00	\$160.33	\$481.00												
65-69	\$146.15	\$316.67	\$950.00												
70-74	\$150.77	\$326.67	\$980.00												
75-79	\$138.46	\$300.00	\$900.00												
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$130,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.30	\$0.65	\$1.95
25-29	\$0.30	\$0.65	\$1.95
30-34	\$0.30	\$0.65	\$1.95
35-39	\$0.40	\$0.87	\$2.60
40-44	\$1.30	\$2.82	\$8.45
45-49	\$2.80	\$6.07	\$18.20
50-54	\$6.30	\$13.65	\$40.95
55-59	\$10.90	\$23.62	\$70.85
60-64	\$17.10	\$37.05	\$111.15
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$270,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
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	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$6.23	\$13.50	\$40.50												
25-29	\$8.31	\$18.00	\$54.00												
30-34	\$9.35	\$20.25	\$60.75												
35-39	\$12.46	\$27.00	\$81.00												
40-44	\$16.62	\$36.00	\$108.00												
45-49	\$22.85	\$49.50	\$148.50												
50-54	\$33.23	\$72.00	\$216.00												
55-59	\$49.85	\$108.00	\$324.00												
60-64	\$76.85	\$166.50	\$499.50												
65-69	\$146.15	\$316.67	\$950.00												
70-74	\$150.77	\$326.67	\$980.00												
75-79	\$138.46	\$300.00	\$900.00												
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$135,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.31	\$0.68	\$2.03
25-29	\$0.31	\$0.68	\$2.03
30-34	\$0.31	\$0.68	\$2.03
35-39	\$0.42	\$0.90	\$2.70
40-44	\$1.35	\$2.93	\$8.78
45-49	\$2.91	\$6.30	\$18.90
50-54	\$6.54	\$14.18	\$42.53
55-59	\$11.32	\$24.53	\$73.58
60-64	\$17.76	\$38.48	\$115.43
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$6.46	\$14.00	\$42.00
25-29	\$8.62	\$18.67	\$56.00
30-34	\$9.69	\$21.00	\$63.00
35-39	\$12.92	\$28.00	\$84.00
40-44	\$17.23	\$37.33	\$112.00
45-49	\$23.69	\$51.33	\$154.00
50-54	\$34.46	\$74.67	\$224.00
55-59	\$51.69	\$112.00	\$336.00
60-64	\$76.69	\$172.67	\$518.00
65-69	\$146.15	\$316.67	\$950.00
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.32	\$0.70	\$2.10
25-29	\$0.32	\$0.70	\$2.10
30-34	\$0.32	\$0.70	\$2.10
35-39	\$0.43	\$0.93	\$2.80
40-44	\$1.40	\$3.03	\$9.10
45-49	\$3.02	\$6.53	\$19.60
50-54	\$6.78	\$14.70	\$44.10
55-59	\$11.74	\$25.43	\$76.30
60-64	\$18.42	\$39.90	\$119.70
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$6.69	\$14.50	\$43.50
25-29	\$8.92	\$19.33	\$58.00
30-34	\$10.04	\$21.75	\$65.25
35-39	\$13.38	\$29.00	\$87.00
40-44	\$17.85	\$38.67	\$116.00
45-49	\$24.54	\$53.17	\$159.50
50-54	\$35.69	\$77.33	\$232.00
55-59	\$53.54	\$116.00	\$348.00
60-64	\$82.54	\$178.83	\$536.50
65-69	\$146.15	\$316.67	\$950.00
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.33	\$0.73	\$2.18
25-29	\$0.33	\$0.73	\$2.18
30-34	\$0.33	\$0.73	\$2.18
35-39	\$0.45	\$0.97	\$2.90
40-44	\$1.45	\$3.14	\$9.43
45-49	\$3.12	\$6.77	\$20.30
50-54	\$7.03	\$15.23	\$45.68
55-59	\$12.16	\$26.34	\$79.03
60-64	\$19.07	\$41.33	\$123.98
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$6.92	\$15.00	\$45.00
25-29	\$9.23	\$20.00	\$60.00
30-34	\$10.38	\$22.50	\$67.50
35-39	\$13.85	\$30.00	\$90.00
40-44	\$18.46	\$40.00	\$120.00
45-49	\$25.38	\$55.00	\$165.00
50-54	\$36.92	\$80.00	\$240.00
55-59	\$55.38	\$120.00	\$360.00
60-64	\$85.38	\$185.00	\$555.00
65-69	\$146.15	\$316.67	\$950.00
70-74	\$150.77	\$326.67	\$980.00
75-79	\$138.46	\$300.00	\$900.00
80-84	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	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	\$0.46	\$1.00	\$3.00
40-44	\$1.50	\$3.25	\$9.75
45-49	\$3.23	\$7.00	\$21.00
50-54	\$7.27	\$15.75	\$47.25
55-59	\$12.58	\$27.25	\$81.75
60-64	\$19.73	\$42.75	\$128.25
65-69	\$29.00	\$62.83	\$188.50
70-74	\$28.88	\$62.58	\$187.75
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$310,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
<table border="0"> <tr> <td style="width: 10%;"></td> <td style="width: 10%; text-align: center;">\$10,000</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td style="text-align: center;">\$20,000</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: center;">\$25,000</td> <td></td> <td></td> </tr> </table>					\$10,000				\$20,000				\$25,000		
	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$7.15	\$15.50	\$46.50												
25-29	\$9.54	\$20.67	\$62.00												
30-34	\$10.73	\$23.25	\$69.75												
35-39	\$14.31	\$31.00	\$93.00												
40-44	\$19.08	\$41.33	\$124.00												
45-49	\$26.23	\$56.83	\$170.50												
50-54	\$38.15	\$82.67	\$248.00												
55-59	\$57.23	\$124.00	\$372.00												
60-64	\$88.23	\$191.17	\$573.50												
65-69	At 65 the maximum coverage is \$200,000		\$950.00												
	\$146.15	\$316.67													
	At 70 the maximum coverage is \$100,000														
70-74	\$150.77	\$326.67	\$980.00												
	At 75 the maximum coverage is \$50,000														
75-79	\$138.46	\$300.00	\$900.00												
	At 80 the maximum coverage is \$20,000														
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$155,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.36	\$0.78	\$2.33
25-29	\$0.36	\$0.78	\$2.33
30-34	\$0.36	\$0.78	\$2.33
35-39	\$0.48	\$1.03	\$3.10
40-44	\$1.55	\$3.36	\$10.08
45-49	\$3.34	\$7.23	\$21.70
50-54	\$7.51	\$16.28	\$48.83
55-59	\$13.00	\$28.16	\$84.48
60-64	\$20.39	\$44.18	\$132.53
65-69	At 65 the maximum benefit is \$100,000		\$188.50
	\$29.00	\$62.83	
	At 70 the maximum benefit is \$50,000		
70-74	\$28.88	\$62.58	\$187.75
	At 75 the maximum benefit is \$25,000		
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$320,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
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	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$7.38	\$16.00	\$48.00												
25-29	\$9.85	\$21.33	\$64.00												
30-34	\$11.08	\$24.00	\$72.00												
35-39	\$14.77	\$32.00	\$96.00												
40-44	\$19.69	\$42.67	\$128.00												
45-49	\$27.08	\$58.67	\$176.00												
50-54	\$39.38	\$85.33	\$256.00												
55-59	\$59.08	\$128.00	\$384.00												
60-64	\$91.08	\$197.33	\$592.00												
65-69	At 65 the maximum coverage is \$200,000		\$950.00												
	\$146.15	\$316.67													
	At 70 the maximum coverage is \$100,000														
70-74	\$150.77	\$326.67	\$980.00												
	At 75 the maximum coverage is \$50,000														
75-79	\$138.46	\$300.00	\$900.00												
	At 80 the maximum coverage is \$20,000														
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$160,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.37	\$0.80	\$2.40
25-29	\$0.37	\$0.80	\$2.40
30-34	\$0.37	\$0.80	\$2.40
35-39	\$0.49	\$1.07	\$3.20
40-44	\$1.60	\$3.47	\$10.40
45-49	\$3.45	\$7.47	\$22.40
50-54	\$7.75	\$16.80	\$50.40
55-59	\$13.42	\$29.07	\$87.20
60-64	\$21.05	\$45.60	\$136.80
65-69	At 65 the maximum benefit is \$100,000		\$188.50
	\$29.00	\$62.83	
	At 70 the maximum benefit is \$50,000		
70-74	\$28.88	\$62.58	\$187.75
	At 75 the maximum benefit is \$25,000		
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$330,000															
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*															
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	\$10,000														
	\$20,000														
	\$25,000														
Age	Bi-Weekly	Monthly	Quarterly												
Under 25	\$7.62	\$16.50	\$49.50												
25-29	\$10.15	\$22.00	\$66.00												
30-34	\$11.42	\$24.75	\$74.25												
35-39	\$15.23	\$33.00	\$99.00												
40-44	\$20.31	\$44.00	\$132.00												
45-49	\$27.92	\$60.50	\$181.50												
50-54	\$40.62	\$88.00	\$264.00												
55-59	\$60.92	\$132.00	\$396.00												
60-64	\$93.92	\$203.50	\$610.50												
65-69	At 65 the maximum coverage is \$200,000		\$950.00												
	\$146.15	\$316.67													
	At 70 the maximum coverage is \$100,000														
70-74	\$150.77	\$326.67	\$980.00												
	At 75 the maximum coverage is \$50,000														
75-79	\$138.46	\$300.00	\$900.00												
	At 80 the maximum coverage is \$20,000														
80-84	\$92.86	\$201.20	\$603.60												

Chronic Illness Rider (CIR)

\$165,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.38	\$0.83	\$2.48
25-29	\$0.38	\$0.83	\$2.48
30-34	\$0.38	\$0.83	\$2.48
35-39	\$0.51	\$1.10	\$3.30
40-44	\$1.65	\$3.58	\$10.73
45-49	\$3.55	\$7.70	\$23.10
50-54	\$8.00	\$17.33	\$51.98
55-59	\$13.83	\$29.98	\$89.93
60-64	\$21.70	\$47.03	\$141.08
65-69	At 65 the maximum benefit is \$100,000		\$188.50
	\$29.00	\$62.83	
	At 70 the maximum benefit is \$50,000		
70-74	\$28.88	\$62.58	\$187.75
	At 75 the maximum benefit is \$25,000		
75-79	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	\$340,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$7.85	\$17.00	\$51.00
25-29	\$10.46	\$22.67	\$68.00
30-34	\$11.77	\$25.50	\$76.50
35-39	\$15.69	\$34.00	\$102.00
40-44	\$20.92	\$45.33	\$136.00
45-49	\$28.77	\$62.33	\$187.00
50-54	\$41.85	\$90.67	\$272.00
55-59	\$62.77	\$136.00	\$408.00
60-64	\$96.77	\$209.67	\$629.00
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$170,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.39	\$0.85	\$2.55
25-29	\$0.39	\$0.85	\$2.55
30-34	\$0.39	\$0.85	\$2.55
35-39	\$0.52	\$1.13	\$3.40
40-44	\$1.70	\$3.68	\$11.05
45-49	\$3.66	\$7.93	\$23.80
50-54	\$8.24	\$17.85	\$53.55
55-59	\$14.25	\$30.88	\$92.65
60-64	\$22.36	\$48.45	\$145.35
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$350,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$8.08	\$17.50	\$52.50
25-29	\$10.77	\$23.33	\$70.00
30-34	\$12.12	\$26.25	\$78.75
35-39	\$16.15	\$35.00	\$105.00
40-44	\$21.54	\$46.67	\$140.00
45-49	\$29.62	\$64.17	\$192.50
50-54	\$43.08	\$93.33	\$280.00
55-59	\$64.62	\$140.00	\$420.00
60-64	\$99.62	\$215.83	\$647.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$175,000		
	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	\$0.54	\$1.17	\$3.50
40-44	\$1.75	\$3.79	\$11.38
45-49	\$3.77	\$8.17	\$24.50
50-54	\$8.48	\$18.38	\$55.13
55-59	\$14.67	\$31.79	\$95.38
60-64	\$23.02	\$49.88	\$149.63
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$360,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$8.31	\$18.00	\$54.00
25-29	\$11.08	\$24.00	\$72.00
30-34	\$12.46	\$27.00	\$81.00
35-39	\$16.62	\$36.00	\$108.00
40-44	\$22.15	\$48.00	\$144.00
45-49	\$30.46	\$66.00	\$198.00
50-54	\$44.31	\$96.00	\$288.00
55-59	\$66.46	\$144.00	\$432.00
60-64	\$102.46	\$222.00	\$666.00
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$180,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.42	\$0.90	\$2.70
25-29	\$0.42	\$0.90	\$2.70
30-34	\$0.42	\$0.90	\$2.70
35-39	\$0.55	\$1.20	\$3.60
40-44	\$1.80	\$3.90	\$11.70
45-49	\$3.88	\$8.40	\$25.20
50-54	\$8.72	\$18.90	\$56.70
55-59	\$15.09	\$32.70	\$98.10
60-64	\$23.68	\$51.30	\$153.90
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

\$370,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$8.54	\$18.50	\$55.50
25-29	\$11.38	\$24.67	\$74.00
30-34	\$12.81	\$27.75	\$83.25
35-39	\$17.08	\$37.00	\$111.00
40-44	\$22.77	\$49.33	\$148.00
45-49	\$31.31	\$67.83	\$203.50
50-54	\$45.54	\$98.67	\$296.00
55-59	\$68.31	\$148.00	\$444.00
60-64	\$105.31	\$228.17	\$684.50
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$185,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.43	\$0.93	\$2.78
25-29	\$0.43	\$0.93	\$2.78
30-34	\$0.43	\$0.93	\$2.78
35-39	\$0.57	\$1.23	\$3.70
40-44	\$1.85	\$4.01	\$12.03
45-49	\$3.98	\$8.63	\$25.90
50-54	\$8.97	\$19.43	\$58.28
55-59	\$15.51	\$33.61	\$100.83
60-64	\$24.33	\$52.73	\$158.18
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$380,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$8.77	\$19.00	\$57.00
25-29	\$11.69	\$25.33	\$76.00
30-34	\$13.15	\$28.50	\$85.50
35-39	\$17.54	\$38.00	\$114.00
40-44	\$23.38	\$50.67	\$152.00
45-49	\$32.15	\$69.67	\$209.00
50-54	\$46.77	\$101.33	\$304.00
55-59	\$70.15	\$152.00	\$456.00
60-64	\$108.15	\$234.33	\$703.00
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$190,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.44	\$0.95	\$2.85
25-29	\$0.44	\$0.95	\$2.85
30-34	\$0.44	\$0.95	\$2.85
35-39	\$0.58	\$1.27	\$3.80
40-44	\$1.90	\$4.12	\$12.35
45-49	\$4.09	\$8.87	\$26.60
50-54	\$9.21	\$19.95	\$59.85
55-59	\$15.93	\$34.52	\$103.55
60-64	\$24.99	\$54.15	\$162.45
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

\$390,000			
Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*			
\$10,000 \$20,000 \$25,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$9.00	\$19.50	\$58.50
25-29	\$12.00	\$26.00	\$78.00
30-34	\$13.50	\$29.25	\$87.75
35-39	\$18.00	\$39.00	\$117.00
40-44	\$24.00	\$52.00	\$156.00
45-49	\$33.00	\$71.50	\$214.50
50-54	\$48.00	\$104.00	\$312.00
55-59	\$72.00	\$156.00	\$468.00
60-64	\$111.00	\$240.50	\$721.50
65-69	At 65 the maximum coverage is \$200,000 \$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000 \$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000 \$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000 \$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

\$195,000			
Age	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.45	\$0.98	\$2.93
25-29	\$0.45	\$0.98	\$2.93
30-34	\$0.45	\$0.98	\$2.93
35-39	\$0.60	\$1.30	\$3.90
40-44	\$1.95	\$4.23	\$12.68
45-49	\$4.20	\$9.10	\$27.30
50-54	\$9.45	\$20.48	\$61.43
55-59	\$16.35	\$35.43	\$106.28
60-64	\$25.65	\$55.58	\$166.73
65-69	At 65 the maximum benefit is \$100,000 \$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000 \$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000 \$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	\$400,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$9.23	\$20.00	\$60.00
25-29	\$12.31	\$26.67	\$80.00
30-34	\$13.85	\$30.00	\$90.00
35-39	\$18.46	\$40.00	\$120.00
40-44	\$24.62	\$53.33	\$160.00
45-49	\$33.85	\$73.33	\$220.00
50-54	\$49.23	\$106.67	\$320.00
55-59	\$73.85	\$160.00	\$480.00
60-64	\$113.85	\$246.67	\$740.00
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$200,000		
	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	\$0.62	\$1.33	\$4.00
40-44	\$2.00	\$4.33	\$13.00
45-49	\$4.31	\$9.33	\$28.00
50-54	\$9.69	\$21.00	\$63.00
55-59	\$16.77	\$36.33	\$109.00
60-64	\$26.31	\$57.00	\$171.00
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$410,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$9.46	\$20.50	\$61.50
25-29	\$12.62	\$27.33	\$82.00
30-34	\$14.19	\$30.75	\$92.25
35-39	\$18.92	\$41.00	\$123.00
40-44	\$25.23	\$54.67	\$164.00
45-49	\$34.69	\$75.17	\$225.50
50-54	\$50.46	\$109.33	\$328.00
55-59	\$75.69	\$164.00	\$492.00
60-64	\$116.69	\$252.83	\$758.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$205,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.47	\$1.03	\$3.08
25-29	\$0.47	\$1.03	\$3.08
30-34	\$0.47	\$1.03	\$3.08
35-39	\$0.63	\$1.37	\$4.10
40-44	\$2.05	\$4.44	\$13.33
45-49	\$4.42	\$9.57	\$28.70
50-54	\$9.93	\$21.53	\$64.58
55-59	\$17.19	\$37.24	\$111.73
60-64	\$26.97	\$58.43	\$175.28
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	\$420,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$9.69	\$21.00	\$63.00
25-29	\$12.92	\$28.00	\$84.00
30-34	\$14.54	\$31.50	\$94.50
35-39	\$19.38	\$42.00	\$126.00
40-44	\$25.85	\$56.00	\$168.00
45-49	\$35.54	\$77.00	\$231.00
50-54	\$51.69	\$112.00	\$336.00
55-59	\$77.54	\$168.00	\$504.00
60-64	\$119.54	\$259.00	\$777.00
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$210,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.48	\$1.05	\$3.15
25-29	\$0.48	\$1.05	\$3.15
30-34	\$0.48	\$1.05	\$3.15
35-39	\$0.65	\$1.40	\$4.20
40-44	\$2.10	\$4.55	\$13.65
45-49	\$4.52	\$9.80	\$29.40
50-54	\$10.18	\$22.05	\$66.15
55-59	\$17.61	\$38.15	\$114.45
60-64	\$27.62	\$59.85	\$179.55
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$9.92	\$21.50	\$64.50
25-29	\$13.23	\$28.67	\$86.00
30-34	\$14.88	\$32.25	\$96.75
35-39	\$19.85	\$43.00	\$129.00
40-44	\$26.46	\$57.33	\$172.00
45-49	\$36.38	\$78.83	\$236.50
50-54	\$52.92	\$114.67	\$344.00
55-59	\$79.38	\$172.00	\$516.00
60-64	\$122.38	\$265.17	\$795.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$10.15	\$22.00	\$66.00
25-29	\$13.54	\$29.33	\$88.00
30-34	\$15.23	\$33.00	\$99.00
35-39	\$20.31	\$44.00	\$132.00
40-44	\$27.08	\$58.67	\$176.00
45-49	\$37.23	\$80.67	\$242.00
50-54	\$54.15	\$117.33	\$352.00
55-59	\$81.23	\$176.00	\$528.00
60-64	\$125.23	\$271.33	\$814.00
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Life Insurance Premium

Age	Life Insurance Premium		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$10.38	\$22.50	\$67.50
25-29	\$13.85	\$30.00	\$90.00
30-34	\$15.58	\$33.75	\$101.25
35-39	\$20.77	\$45.00	\$135.00
40-44	\$27.69	\$60.00	\$180.00
45-49	\$38.08	\$82.50	\$247.50
50-54	\$55.38	\$120.00	\$360.00
55-59	\$83.08	\$180.00	\$540.00
60-64	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

*To age 26 if unmarried and primarily supported by the Member.

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.50	\$1.08	\$3.23
25-29	\$0.50	\$1.08	\$3.23
30-34	\$0.50	\$1.08	\$3.23
35-39	\$0.66	\$1.43	\$4.30
40-44	\$2.15	\$4.66	\$13.98
45-49	\$4.63	\$10.03	\$30.10
50-54	\$10.42	\$22.58	\$67.73
55-59	\$18.03	\$39.06	\$117.18
60-64	\$28.28	\$61.28	\$183.83
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.51	\$1.10	\$3.30
25-29	\$0.51	\$1.10	\$3.30
30-34	\$0.51	\$1.10	\$3.30
35-39	\$0.68	\$1.47	\$4.40
40-44	\$2.20	\$4.77	\$14.30
45-49	\$4.74	\$10.27	\$30.80
50-54	\$10.66	\$23.10	\$69.30
55-59	\$18.45	\$39.97	\$119.90
60-64	\$28.94	\$62.70	\$188.10
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Chronic Illness Rider (CIR)

Age	Chronic Illness Rider (CIR)		
	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	\$0.69	\$1.50	\$4.50
40-44	\$2.25	\$4.88	\$14.63
45-49	\$4.85	\$10.50	\$31.50
50-54	\$10.90	\$23.63	\$70.88
55-59	\$18.87	\$40.88	\$122.63
60-64	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$10.62	\$23.00	\$69.00
25-29	\$14.15	\$30.67	\$92.00
30-34	\$15.92	\$34.50	\$103.50
35-39	\$21.23	\$46.00	\$138.00
40-44	\$28.31	\$61.33	\$184.00
45-49	\$38.92	\$84.33	\$253.00
50-54	\$56.62	\$122.67	\$368.00
55-59	\$84.92	\$184.00	\$552.00
60-64	At 60 the maximum coverage is \$450,000		
	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$230,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.53	\$1.15	\$3.45
25-29	\$0.53	\$1.15	\$3.45
30-34	\$0.53	\$1.15	\$3.45
35-39	\$0.71	\$1.53	\$4.60
40-44	\$2.30	\$4.98	\$14.95
45-49	\$4.95	\$10.73	\$32.20
50-54	\$11.15	\$24.15	\$72.45
55-59	\$19.28	\$41.78	\$125.35
60-64	At 60 the maximum benefit is \$225,000		
	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$10.85	\$23.50	\$70.50
25-29	\$14.46	\$31.33	\$94.00
30-34	\$16.27	\$35.25	\$105.75
35-39	\$21.69	\$47.00	\$141.00
40-44	\$28.92	\$62.67	\$188.00
45-49	\$39.77	\$86.17	\$258.50
50-54	\$57.85	\$125.33	\$376.00
55-59	\$86.77	\$188.00	\$564.00
60-64	At 60 the maximum coverage is \$450,000		
	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$235,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.54	\$1.18	\$3.53
25-29	\$0.54	\$1.18	\$3.53
30-34	\$0.54	\$1.18	\$3.53
35-39	\$0.72	\$1.57	\$4.70
40-44	\$2.35	\$5.09	\$15.28
45-49	\$5.06	\$10.97	\$32.90
50-54	\$11.39	\$24.68	\$74.03
55-59	\$19.70	\$42.69	\$128.08
60-64	At 60 the maximum benefit is \$225,000		
	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$11.08	\$24.00	\$72.00
25-29	\$14.77	\$32.00	\$96.00
30-34	\$16.62	\$36.00	\$108.00
35-39	\$22.15	\$48.00	\$144.00
40-44	\$29.54	\$64.00	\$192.00
45-49	\$40.62	\$88.00	\$264.00
50-54	\$59.08	\$128.00	\$384.00
55-59	\$88.62	\$192.00	\$576.00
60-64	At 60 the maximum coverage is \$450,000		
	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$240,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.55	\$1.20	\$3.60
25-29	\$0.55	\$1.20	\$3.60
30-34	\$0.55	\$1.20	\$3.60
35-39	\$0.74	\$1.60	\$4.80
40-44	\$2.40	\$5.20	\$15.60
45-49	\$5.17	\$11.20	\$33.60
50-54	\$11.63	\$25.20	\$75.60
55-59	\$20.12	\$43.60	\$130.80
60-64	At 60 the maximum benefit is \$225,000		
	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$11.31	\$24.50	\$73.50
25-29	\$15.08	\$32.67	\$98.00
30-34	\$16.96	\$36.75	\$110.25
35-39	\$22.62	\$49.00	\$147.00
40-44	\$30.15	\$65.33	\$196.00
45-49	\$41.46	\$89.83	\$269.50
50-54	\$60.31	\$130.67	\$392.00
55-59	\$90.46	\$196.00	\$588.00
60-64	At 60 the maximum coverage is \$450,000		
	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$245,000		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$0.57	\$1.23	\$3.68
25-29	\$0.57	\$1.23	\$3.68
30-34	\$0.57	\$1.23	\$3.68
35-39	\$0.75	\$1.63	\$4.90
40-44	\$2.45	\$5.31	\$15.93
45-49	\$5.28	\$11.43	\$34.30
50-54	\$11.87	\$25.73	\$77.18
55-59	\$20.54	\$44.51	\$133.53
60-64	At 60 the maximum benefit is \$225,000		
	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

Life Insurance Premium

Age	Children Live Birth - 2 yrs Children 2 yrs - 5 yrs Children 5 yrs - 19 yrs*		
	Bi-Weekly	Monthly	Quarterly
Under 25	\$11.54	\$25.00	\$75.00
25-29	\$15.38	\$33.33	\$100.00
30-34	\$17.31	\$37.50	\$112.50
35-39	\$23.08	\$50.00	\$150.00
40-44	\$30.77	\$66.67	\$200.00
45-49	\$42.31	\$91.67	\$275.00
50-54	\$61.54	\$133.33	\$400.00
55-59	\$92.31	\$200.00	\$600.00
60-64	At 60 the maximum coverage is \$450,000		
	\$128.08	\$277.50	\$832.50
65-69	At 65 the maximum coverage is \$200,000		
	\$146.15	\$316.67	\$950.00
70-74	At 70 the maximum coverage is \$100,000		
	\$150.77	\$326.67	\$980.00
75-79	At 75 the maximum coverage is \$50,000		
	\$138.46	\$300.00	\$900.00
80-84	At 80 the maximum coverage is \$20,000		
	\$92.86	\$201.20	\$603.60

Chronic Illness Rider (CIR)

Age	\$250,000		
	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	\$0.77	\$1.67	\$5.00
40-44	\$2.50	\$5.42	\$16.25
45-49	\$5.38	\$11.67	\$35.00
50-54	\$12.12	\$26.25	\$78.75
55-59	\$20.96	\$45.42	\$136.25
60-64	At 60 the maximum benefit is \$225,000		
	\$29.60	\$64.13	\$192.38
65-69	At 65 the maximum benefit is \$100,000		
	\$29.00	\$62.83	\$188.50
70-74	At 70 the maximum benefit is \$50,000		
	\$28.88	\$62.58	\$187.75
75-79	At 75 the maximum benefit is \$25,000		
	\$30.77	\$66.67	\$200.00
80-84	NA	NA	NA

*To age 26 if unmarried and primarily supported by the Member.

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.

NOTE: The Chronic Illness Rider is not a standalone policy; it can only be added to a new Group Term Life Insurance policy as a rider.

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 is not currently available in: ID, LA, MN, NY, OH, UT, WA, all U.S. Territories or to applicants with AA/AE/AP addresses.



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