PREMIUM RIDER

This rider is made a part of Group Policy GVTL-AXZ3.

This rider is effective January 1, 2020.

CLASS(ES)

All Eligible Employees

LIFE INSURANCE PREMIUMS

Employee or Spouse

The monthly premium for each $1,000 of life insurance for each Employee or Spouse is as follows:

Attained Age of Employee	Monthly Premium
< 25	$0.09
25 - 29	$0.09
30 - 34	$0.10
35 - 39	$0.13
40 - 44	$0.19
45 - 49	$0.33
50 - 54	$0.55
55 - 59	$0.86
60 - 64	$1.34
65 - 69	$2.41
70 - 74	$4.31
75 - 79	$7.10
80 - 84	$14.39
85 - 89	$14.39
90 - 100	$14.39

The premium for Spouse life insurance under the Policy is based on the Employee's Attained Age.

Dependent Child(ren)

The monthly premium for all Dependent children is $0.14 for each $1,000 of life insurance.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE PREMIUMS

The monthly premium for AD&D insurance is as follows:

Employee and Spouse	$0.02 for each $1,000
All Dependent Children	$0.04 for each $1,000

RATE GUARANTEE DATE

January 1, 2022 or any date thereafter agreed to in writing by Our authorized representative in Our home office.