

Optional Life Rates - Employee

Age Band Rates based on units of \$10,000	Non-Smoking Employee Male	Non-Smoking Employee Female	Smoking Employee Male	Smoking Employee Female
0-24	\$1.10	\$0.28	\$1.26	\$0.32
25-29	\$0.81	\$0.34	\$1.00	\$0.43
30-34	\$0.94	\$0.56	\$1.27	\$0.80
35-39	\$1.16	\$0.78	\$1.72	\$1.26
40-44	\$1.47	\$1.04	\$2.41	\$1.84
45-49	\$2.33	\$1.61	\$4.19	\$3.02
50-54	\$3.88	\$2.81	\$7.53	\$5.36
55-59	\$6.66	\$4.71	\$13.44	\$8.84
60-64	\$10.45	\$6.58	\$20.90	\$11.68
65-69	\$16.79	\$9.93	\$33.59	\$17.64

Optional Life Rates - Spouse and Child

Age Band Rates based on units of \$5,000	Non-Smoking Spouse Male	Non-Smoking Spouse Female	Smoking Spouse Male	Smoking Spouse Female
0-24	\$0.55	\$0.14	\$0.63	\$0.16
25-29	\$0.41	\$0.17	\$0.50	\$0.22
30-34	\$0.47	\$0.28	\$0.64	\$0.40
35-39	\$0.58	\$0.39	\$0.86	\$0.63
40-44	\$0.74	\$0.52	\$1.21	\$0.92
45-49	\$1.17	\$0.81	\$2.10	\$1.51
50-54	\$1.94	\$1.41	\$3.77	\$2.68
55-59	\$3.33	\$2.36	\$6.72	\$4.42
60-64	\$5.23	\$3.29	\$10.45	\$5.84
65-69	\$8.40	\$4.97	\$16.80	\$8.82
Child (per \$2,000)	\$0.20			