VOLUNTARY LIFE

	Team member (Full-Time)	Spouse	Children (No maximum number of eligible dependents)
Guaranteed Issue Amount	5x salary or $500,000	$75,000	$10,000
Maximum Coverage Available	5x salary, up to $1,000,000 in $10,000 increments	Up to $500,000 in $5,000 increments, not to exceed 100% of Team Member coverage	$5,000 or $10,000, live birth to age 26 years
Guarantee Issue (new hires only)	5x salary or $500,000	$75,000	$10,000
Monthly Cost per $1,000 of Team Member, Spouse, and Child(ren) Life and AD&D			
Age	**Team member (Full-Time)**	**Spouse**	**Children** (No maximum number of eligible dependents)
Under 35	$0.06	$0.06	$0.20 per $1,000 regardless of the number of children and age (up to 26 years) covered on the plan
35 - 39	$0.09	$0.09	
40 - 44	$0.14	$0.14	
45 - 49	$0.25	$0.25	
50 - 54	$0.37	$0.37	
55 - 59	$0.54	$0.54	
60 +	$0.89	$0.89	

AD&D - $0.039 per $1,000 of benefit. Spouse's rate is based on the team member's age. See benefit summary for assistance calculating premiums.