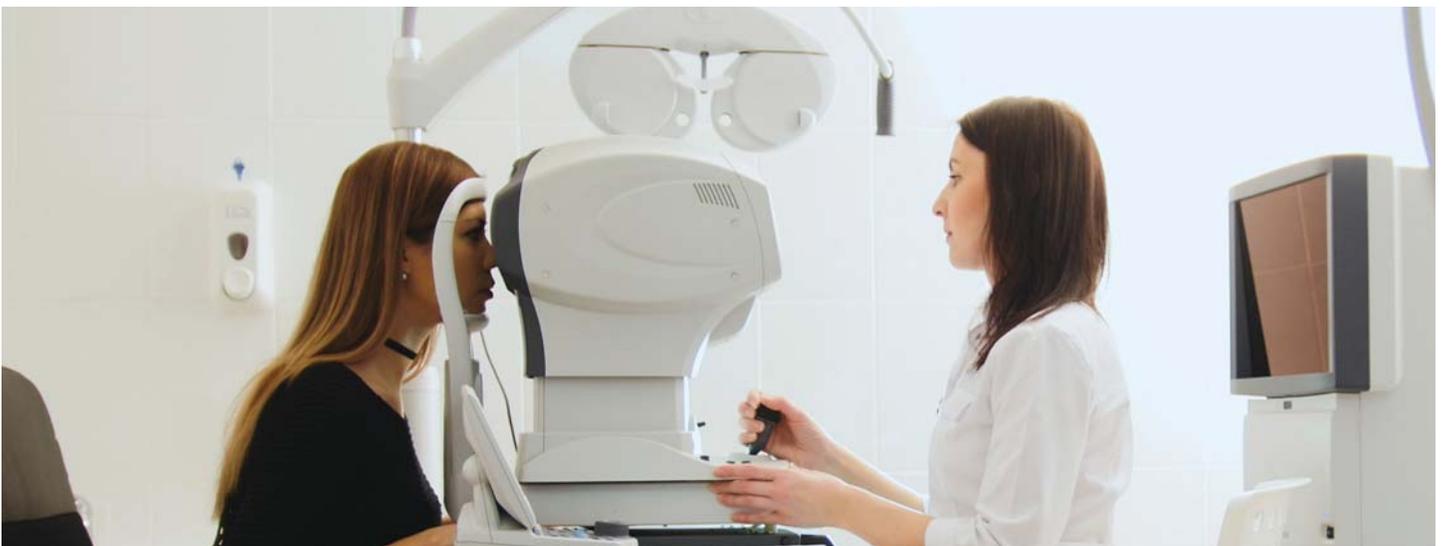


Your life coverage

VOLUNTARY TERM LIFE

Employee Benefit	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Employee, Spouse & Child(ren) coverage. Maximum 1 times life amount.
Spouse Benefit	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
Child Benefit	Your dependent children age birth† to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	We Guarantee Issue coverage up to: Employee Less than age 65 \$150,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$50,000, 65-69 \$10,000. Dependent children \$10,000.
Premiums	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions



Your life coverage

VOLUNTARY TERM LIFE

Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 50% at age 70

Subject to coverage limits

† Voluntary Life: Infant coverage is limited based on age.

‡ Spouse coverage terminates at age 70.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

Annual Election Option allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount of up to \$50,000, up to the Guarantee Issue amount.



Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

Semi-monthly premiums displayed. Cost of AD&D is included.

Employee	Policy Election Cost Per Age Bracket								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$10,000	\$.64	\$.67	\$.85	\$ 1.20	\$ 1.83	\$ 2.93	\$ 4.66	\$ 7.40	\$ 15.10
\$20,000	\$ 1.28	\$ 1.34	\$ 1.70	\$ 2.39	\$ 3.65	\$ 5.85	\$ 9.31	\$ 14.79	\$ 30.20
\$30,000	\$ 1.92	\$ 2.01	\$ 2.55	\$ 3.59	\$ 5.48	\$ 8.78	\$ 13.97	\$ 22.19	\$ 45.30
\$40,000	\$ 2.56	\$ 2.68	\$ 3.40	\$ 4.78	\$ 7.30	\$ 11.70	\$ 18.62	\$ 29.58	\$ 60.40
\$50,000	\$ 3.20	\$ 3.35	\$ 4.25	\$ 5.98	\$ 9.13	\$ 14.63	\$ 23.28	\$ 36.98	\$ 75.50
\$60,000	\$ 3.84	\$ 4.02	\$ 5.10	\$ 7.17	\$ 10.95	\$ 17.55	\$ 27.93	\$ 44.37	\$ 90.60
\$70,000	\$ 4.48	\$ 4.69	\$ 5.95	\$ 8.37	\$ 12.78	\$ 20.48	\$ 32.59	\$ 51.77	\$ 105.70
\$80,000	\$ 5.12	\$ 5.36	\$ 6.80	\$ 9.56	\$ 14.60	\$ 23.40	\$ 37.24	\$ 59.16	\$ 120.80
\$90,000	\$ 5.76	\$ 6.03	\$ 7.65	\$ 10.76	\$ 16.43	\$ 26.33	\$ 41.90	\$ 66.56	\$ 135.90
\$100,000	\$ 6.40	\$ 6.70	\$ 8.50	\$ 11.95	\$ 18.25	\$ 29.25	\$ 46.55	\$ 73.95	\$ 151.00
\$110,000	\$ 7.04	\$ 7.37	\$ 9.35	\$ 13.15	\$ 20.08	\$ 32.18	\$ 51.21	\$ 81.35	\$ 166.10
\$120,000	\$ 7.68	\$ 8.04	\$ 10.20	\$ 14.34	\$ 21.90	\$ 35.10	\$ 55.86	\$ 88.74	\$ 181.20
\$130,000	\$ 8.32	\$ 8.71	\$ 11.05	\$ 15.54	\$ 23.73	\$ 38.03	\$ 60.52	\$ 96.14	\$ 196.30
\$140,000	\$ 8.96	\$ 9.38	\$ 11.90	\$ 16.73	\$ 25.55	\$ 40.95	\$ 65.17	\$ 103.53	\$ 211.40
\$150,000	\$ 9.60	\$ 10.05	\$ 12.75	\$ 17.93	\$ 27.38	\$ 43.88	\$ 69.83	\$ 110.93	\$ 226.50
\$160,000	\$ 10.24	\$ 10.72	\$ 13.60	\$ 19.12	\$ 29.20	\$ 46.80	\$ 74.48	\$ 118.32	\$ 241.60
\$170,000	\$ 10.88	\$ 11.39	\$ 14.45	\$ 20.32	\$ 31.03	\$ 49.73	\$ 79.14	\$ 125.72	\$ 256.70
\$180,000	\$ 11.52	\$ 12.06	\$ 15.30	\$ 21.51	\$ 32.85	\$ 52.65	\$ 83.79	\$ 133.11	\$ 271.80
\$190,000	\$ 12.16	\$ 12.73	\$ 16.15	\$ 22.71	\$ 34.68	\$ 55.58	\$ 88.45	\$ 140.51	\$ 286.90
\$200,000	\$ 12.80	\$ 13.40	\$ 17.00	\$ 23.90	\$ 36.50	\$ 58.50	\$ 93.10	\$ 147.90	\$ 302.00
\$210,000	\$ 13.44	\$ 14.07	\$ 17.85	\$ 25.10	\$ 38.33	\$ 61.43	\$ 97.76	\$ 155.30	\$ 317.10
\$220,000	\$ 14.08	\$ 14.74	\$ 18.70	\$ 26.29	\$ 40.15	\$ 64.35	\$ 102.41	\$ 162.69	\$ 332.20
\$230,000	\$ 14.72	\$ 15.41	\$ 19.55	\$ 27.49	\$ 41.98	\$ 67.28	\$ 107.07	\$ 170.09	\$ 347.30
\$240,000	\$ 15.36	\$ 16.08	\$ 20.40	\$ 28.68	\$ 43.80	\$ 70.20	\$ 111.72	\$ 177.48	\$ 362.40
\$250,000	\$ 16.00	\$ 16.75	\$ 21.25	\$ 29.88	\$ 45.63	\$ 73.13	\$ 116.38	\$ 184.88	\$ 377.50
\$260,000	\$ 16.64	\$ 17.42	\$ 22.10	\$ 31.07	\$ 47.45	\$ 76.05	\$ 121.03	\$ 192.27	\$ 392.60
\$270,000	\$ 17.28	\$ 18.09	\$ 22.95	\$ 32.27	\$ 49.28	\$ 78.98	\$ 125.69	\$ 199.67	\$ 407.70
\$280,000	\$ 17.92	\$ 18.76	\$ 23.80	\$ 33.46	\$ 51.10	\$ 81.90	\$ 130.34	\$ 207.06	\$ 422.80
\$290,000	\$ 18.56	\$ 19.43	\$ 24.65	\$ 34.66	\$ 52.93	\$ 84.83	\$ 135.00	\$ 214.46	\$ 437.90

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$300,000	\$19.20	\$20.10	\$25.50	\$35.85	\$54.75	\$87.75	\$139.65	\$221.85	\$453.00
\$310,000	\$19.84	\$20.77	\$26.35	\$37.05	\$56.58	\$90.68	\$144.31	\$229.25	\$468.10
\$320,000	\$20.48	\$21.44	\$27.20	\$38.24	\$58.40	\$93.60	\$148.96	\$236.64	\$483.20
\$330,000	\$21.12	\$22.11	\$28.05	\$39.44	\$60.23	\$96.53	\$153.62	\$244.04	\$498.30
\$340,000	\$21.76	\$22.78	\$28.90	\$40.63	\$62.05	\$99.45	\$158.27	\$251.43	\$513.40
\$350,000	\$22.40	\$23.45	\$29.75	\$41.83	\$63.88	\$102.38	\$162.93	\$258.83	\$528.50
\$360,000	\$23.04	\$24.12	\$30.60	\$43.02	\$65.70	\$105.30	\$167.58	\$266.22	\$543.60
\$370,000	\$23.68	\$24.79	\$31.45	\$44.22	\$67.53	\$108.23	\$172.24	\$273.62	\$558.70
\$380,000	\$24.32	\$25.46	\$32.30	\$45.41	\$69.35	\$111.15	\$176.89	\$281.01	\$573.80
\$390,000	\$24.96	\$26.13	\$33.15	\$46.61	\$71.18	\$114.08	\$181.55	\$288.41	\$588.90
\$400,000	\$25.60	\$26.80	\$34.00	\$47.80	\$73.00	\$117.00	\$186.20	\$295.80	\$604.00
\$410,000	\$26.24	\$27.47	\$34.85	\$49.00	\$74.83	\$119.93	\$190.86	\$303.20	\$619.10
\$420,000	\$26.88	\$28.14	\$35.70	\$50.19	\$76.65	\$122.85	\$195.51	\$310.59	\$634.20
\$430,000	\$27.52	\$28.81	\$36.55	\$51.39	\$78.48	\$125.78	\$200.17	\$317.99	\$649.30
\$440,000	\$28.16	\$29.48	\$37.40	\$52.58	\$80.30	\$128.70	\$204.82	\$325.38	\$664.40
\$450,000	\$28.80	\$30.15	\$38.25	\$53.78	\$82.13	\$131.63	\$209.48	\$332.78	\$679.50
\$460,000	\$29.44	\$30.82	\$39.10	\$54.97	\$83.95	\$134.55	\$214.13	\$340.17	\$694.60
\$470,000	\$30.08	\$31.49	\$39.95	\$56.17	\$85.78	\$137.48	\$218.79	\$347.57	\$709.70
\$480,000	\$30.72	\$32.16	\$40.80	\$57.36	\$87.60	\$140.40	\$223.44	\$354.96	\$724.80
\$490,000	\$31.36	\$32.83	\$41.65	\$58.56	\$89.43	\$143.33	\$228.10	\$362.36	\$739.90
\$500,000	\$32.00	\$33.50	\$42.50	\$59.75	\$91.25	\$146.25	\$232.75	\$369.75	\$755.00
Policy Election Amount									
Spouse									
\$5,000	\$.32	\$.34	\$.43	\$.60	\$.91	\$1.46	\$2.33	\$3.70	\$7.55
\$10,000	\$.64	\$.67	\$.85	\$1.20	\$1.83	\$2.93	\$4.66	\$7.40	\$15.10
\$15,000	\$.96	\$1.01	\$1.28	\$1.79	\$2.74	\$4.39	\$6.98	\$11.09	\$22.65
\$20,000	\$1.28	\$1.34	\$1.70	\$2.39	\$3.65	\$5.85	\$9.31	\$14.79	\$30.20
\$25,000	\$1.60	\$1.68	\$2.13	\$2.99	\$4.56	\$7.31	\$11.64	\$18.49	\$37.75
\$30,000	\$1.92	\$2.01	\$2.55	\$3.59	\$5.48	\$8.78	\$13.97	\$22.19	\$45.30
\$35,000	\$2.24	\$2.35	\$2.98	\$4.18	\$6.39	\$10.24	\$16.29	\$25.88	\$52.85
\$40,000	\$2.56	\$2.68	\$3.40	\$4.78	\$7.30	\$11.70	\$18.62	\$29.58	\$60.40
\$45,000	\$2.88	\$3.02	\$3.83	\$5.38	\$8.21	\$13.16	\$20.95	\$33.28	\$67.95
\$50,000	\$3.20	\$3.35	\$4.25	\$5.98	\$9.13	\$14.63	\$23.28	\$36.98	\$75.50

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$55,000	\$3.52	\$3.69	\$4.68	\$6.57	\$10.04	\$16.09	\$25.60	\$40.67	\$83.05
\$60,000	\$3.84	\$4.02	\$5.10	\$7.17	\$10.95	\$17.55	\$27.93	\$44.37	\$90.60
\$65,000	\$4.16	\$4.36	\$5.53	\$7.77	\$11.86	\$19.01	\$30.26	\$48.07	\$98.15
\$70,000	\$4.48	\$4.69	\$5.95	\$8.37	\$12.78	\$20.48	\$32.59	\$51.77	\$105.70
\$75,000	\$4.80	\$5.03	\$6.38	\$8.96	\$13.69	\$21.94	\$34.91	\$55.46	\$113.25
\$80,000	\$5.12	\$5.36	\$6.80	\$9.56	\$14.60	\$23.40	\$37.24	\$59.16	\$120.80
\$85,000	\$5.44	\$5.70	\$7.23	\$10.16	\$15.51	\$24.86	\$39.57	\$62.86	\$128.35
\$90,000	\$5.76	\$6.03	\$7.65	\$10.76	\$16.43	\$26.33	\$41.90	\$66.56	\$135.90
\$95,000	\$6.08	\$6.37	\$8.08	\$11.35	\$17.34	\$27.79	\$44.22	\$70.25	\$143.45
\$100,000	\$6.40	\$6.70	\$8.50	\$11.95	\$18.25	\$29.25	\$46.55	\$73.95	\$151.00
\$105,000	\$6.72	\$7.04	\$8.93	\$12.55	\$19.16	\$30.71	\$48.88	\$77.65	\$158.55
\$110,000	\$7.04	\$7.37	\$9.35	\$13.15	\$20.08	\$32.18	\$51.21	\$81.35	\$166.10
\$115,000	\$7.36	\$7.71	\$9.78	\$13.74	\$20.99	\$33.64	\$53.53	\$85.04	\$173.65
\$120,000	\$7.68	\$8.04	\$10.20	\$14.34	\$21.90	\$35.10	\$55.86	\$88.74	\$181.20
\$125,000	\$8.00	\$8.38	\$10.63	\$14.94	\$22.81	\$36.56	\$58.19	\$92.44	\$188.75
\$130,000	\$8.32	\$8.71	\$11.05	\$15.54	\$23.73	\$38.03	\$60.52	\$96.14	\$196.30
\$135,000	\$8.64	\$9.05	\$11.48	\$16.13	\$24.64	\$39.49	\$62.84	\$99.83	\$203.85
\$140,000	\$8.96	\$9.38	\$11.90	\$16.73	\$25.55	\$40.95	\$65.17	\$103.53	\$211.40
\$145,000	\$9.28	\$9.72	\$12.33	\$17.33	\$26.46	\$42.41	\$67.50	\$107.23	\$218.95
\$150,000	\$9.60	\$10.05	\$12.75	\$17.93	\$27.38	\$43.88	\$69.83	\$110.93	\$226.50
\$155,000	\$9.92	\$10.39	\$13.18	\$18.52	\$28.29	\$45.34	\$72.15	\$114.62	\$234.05
\$160,000	\$10.24	\$10.72	\$13.60	\$19.12	\$29.20	\$46.80	\$74.48	\$118.32	\$241.60
\$165,000	\$10.56	\$11.06	\$14.03	\$19.72	\$30.11	\$48.26	\$76.81	\$122.02	\$249.15
\$170,000	\$10.88	\$11.39	\$14.45	\$20.32	\$31.03	\$49.73	\$79.14	\$125.72	\$256.70
\$175,000	\$11.20	\$11.73	\$14.88	\$20.91	\$31.94	\$51.19	\$81.46	\$129.41	\$264.25
\$180,000	\$11.52	\$12.06	\$15.30	\$21.51	\$32.85	\$52.65	\$83.79	\$133.11	\$271.80
\$185,000	\$11.84	\$12.40	\$15.73	\$22.11	\$33.76	\$54.11	\$86.12	\$136.81	\$279.35
\$190,000	\$12.16	\$12.73	\$16.15	\$22.71	\$34.68	\$55.58	\$88.45	\$140.51	\$286.90
\$195,000	\$12.48	\$13.07	\$16.58	\$23.30	\$35.59	\$57.04	\$90.77	\$144.20	\$294.45
\$200,000	\$12.80	\$13.40	\$17.00	\$23.90	\$36.50	\$58.50	\$93.10	\$147.90	\$302.00
\$205,000	\$13.12	\$13.74	\$17.43	\$24.50	\$37.41	\$59.96	\$95.43	\$151.60	\$309.55
\$210,000	\$13.44	\$14.07	\$17.85	\$25.10	\$38.33	\$61.43	\$97.76	\$155.30	\$317.10

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$215,000	\$13.76	\$14.41	\$18.28	\$25.69	\$39.24	\$62.89	\$100.08	\$158.99	\$324.65
\$220,000	\$14.08	\$14.74	\$18.70	\$26.29	\$40.15	\$64.35	\$102.41	\$162.69	\$332.20
\$225,000	\$14.40	\$15.08	\$19.13	\$26.89	\$41.06	\$65.81	\$104.74	\$166.39	\$339.75
\$230,000	\$14.72	\$15.41	\$19.55	\$27.49	\$41.98	\$67.28	\$107.07	\$170.09	\$347.30
\$235,000	\$15.04	\$15.75	\$19.98	\$28.08	\$42.89	\$68.74	\$109.39	\$173.78	\$354.85
\$240,000	\$15.36	\$16.08	\$20.40	\$28.68	\$43.80	\$70.20	\$111.72	\$177.48	\$362.40
\$245,000	\$15.68	\$16.42	\$20.83	\$29.28	\$44.71	\$71.66	\$114.05	\$181.18	\$369.95
\$250,000	\$16.00	\$16.75	\$21.25	\$29.88	\$45.63	\$73.13	\$116.38	\$184.88	\$377.50
Policy Election Amount									
Child(ren)									
\$1,000	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09
\$2,000	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17
\$3,000	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26
\$4,000	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34
\$5,000	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
\$6,000	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51
\$7,000	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
\$8,000	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68
\$9,000	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
\$10,000	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Infant coverage is limited for the first two weeks of infant's life.

Spouse coverage premium is based on Employee age.

[†]Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

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