Cost of Insurance
Use these charts to determine the cost of life insurance coverage only. To determine the cost of coverage, find your age or your spouse's age in the left column of the rate chart, then read across to find the semi-monthly or bi-weekly cost of insurance for each $1,000 of coverage. These costs do not reflect any money going into the CAF.

Insurance costs include a 2% charge to cover administrative fees and premium tax.

Rates are subject to change but will not exceed the guaranteed maximum cost of insurance shown in your certificate. If you leave, retire, or change employers, higher rates will apply.

Monthly Cost of Insurance

<table>
<thead>
<tr>
<th>Age of Employee or Spouse</th>
<th>Semi-Monthly (24 week) Cost of Insurance (Rates per $1,000)</th>
<th>Bi-weekly (26 week) Cost of Insurance (Rates per $1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$0.0210</td>
<td>$0.0194</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.0300</td>
<td>$0.0277</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.0365</td>
<td>$0.0337</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.0585</td>
<td>$0.0540</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.0865</td>
<td>$0.0798</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.1525</td>
<td>$0.1408</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.1675</td>
<td>$0.1546</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.2180</td>
<td>$0.2012</td>
</tr>
</tbody>
</table>

*Rates for age 70 and over are available upon request. Your age for calculating cost of insurance will be updated on each January 1.
GUL insurance premiums and CAF contributions are paid for with after-tax dollars.

How to Calculate Your Payroll Deduction for Group Universal Life Insurance

1. Show the amount of insurance desired (1 to 10 times your base annual salary, rounded to the next higher $1,000, and spouse coverage in $10,000 units).
   \[ \text{You} \quad \text{Your Spouse} \]

2. Divide the insurance amount you selected by $1,000 to determine how many "units" of insurance you'll purchase.
   \[ \text{units} \quad \text{units} \]

3. Next, use the rate chart on this page to determine your Semi-monthly or Bi-weekly Cost of Insurance. Find your age and your spouse's age and enter the appropriate rate per $1,000 shown on the rate chart.
   \[ \text{rate per} \quad \text{rate per} \]
   \[ \text{rate per} \quad \text{rate per} \]
   \[ \text{rate per} \quad \text{rate per} \]
   \[ \text{rate per} \quad \text{rate per} \]

4. Multiply by the number of units of insurance from Step 2.
   \[ \text{Semi-monthly or Bi-weekly Cost of Insurance} \]
   \[ \text{Semi-monthly or Bi-weekly Cost of Insurance} \]

Determine your total Semi-monthly or Bi-weekly deduction by adding the following:
Semi-monthly or Bi-weekly Cost of Insurance.

Contribution to the Cash Accumulation Fund, if elected.

Dependent child(ren) coverage.
Add to your or your spouse's Semi-monthly or Bi-weekly contribution, if elected.

Total Semi-monthly or Bi-weekly Deduction for GUL =