



**ENROLL NOW** with the  
enclosed Enrollment Form!

## **“Why do I need life insurance?”**

Life is full of pleasant surprises and, at the same time, life holds uncertainties. It’s easier to plan for happy events you know will occur, and more difficult to plan for the unexpected--such as a death.

If you were no longer there to help support your family, how would they be able to...

- ✓ Pay off loans--credit cards, mortgage, and auto?
- ✓ Maintain their standard of living--utilities, food, clothing, and personal expenses?
- ✓ Pay monthly rent or mortgage?
- ✓ Provide for your children’s future--tuition for their education and weddings?
- ✓ Pay your final expenses--medical care, burial, estate settlement, and inheritance taxes?

A sufficient amount of life insurance can give you added peace of mind now and help your family financially recover from your loss during a very stressful time.

## **“I already have life insurance-- why do I need more?”**

Because, like many people, your life insurance amount may be inadequate.

In fact, a 2016 survey indicated that almost half (48%) of all U.S. households have a life insurance needs gap, with 51% of the same group saying they would buy life insurance within the next year. In the same survey, 38% of married households with children under the age of 18 said they would be in immediate financial trouble if the primary wage earner died, and another 35% said they would only have funds to cover everyday expenses for a few months.<sup>1</sup>

You may also be underinsured if your salary has increased since you last purchased insurance. And when you consider new family responsibilities and inflation, the life insurance coverage you have now may not offer enough protection for your family.<sup>1</sup>

## "How can I help protect my loved ones?"

Buy life insurance at work. Your employer offers you the opportunity to purchase Optional Term Life Insurance issued by The Prudential Insurance Company of America.

As millions of Americans have discovered, insurance at group rates from Prudential is a smart choice.

<sup>1</sup>LIMRA, "Life Insurance Ownership in Focus: U.S. Household Trends 2016." 2016 LIMRA Ownership Study. LIMRA updates the "Household Trends" study every six years .

## "What are the advantages of buying life insurance at work?"

- ✓ **It's convenient.** There are no confusing quotes to sort through. And with automatic payroll deductions, you never have to worry about late payments.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.
- ✓ **It's flexible.** You may choose the level of coverage that's right for you and your family.
- ✓ **It's convertible.** You and your family can convert your coverage to an individual Prudential insurance policy if you leave the company for any reason.



**Read on to help select the amount of insurance that's right for you!**

## Helping to protect those who depend on you from Prudential.

For over 140 years, Prudential has helped customers like you grow and protect their wealth. We are known for delivering on our promises to our customers and are recognized as a trusted brand and of the world's most admired companies. <sup>1</sup>Our Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time. <sup>2</sup>Life Insurance is an important way to help ensure the financial wellness of those who depend on you. If something were to happen to you, Life Insurance can help ensure that you leave the financial legacy you want. It can also help take care of final arrangement that could burden spouses, children and, others. Our caring customer service professionals can provide your beneficiaries with the kind of support they want and deserve. They are well trained, knowledgeable professionals who can quickly answer your family's questions. For more information about Prudential Group Insurance, visit us online at: [www.prudential.com/gi](http://www.prudential.com/gi).

<sup>1</sup> About Prudential Financial, <https://www.prudential/about> . Accessed April 10, 2018

<sup>2</sup> Prudential Financial Fact Sheet, February 16, 2018.



## The Booklet-Certificate

you will receive after your insurance becomes effective gives more details.

**For your convenience,** visit our website to use an online life insurance needs calculator.

**[www.prudential.com/howmuchdoineed](http://www.prudential.com/howmuchdoineed)**

## “What does group insurance offer my family?”

You get affordable premiums for yourself, your spouse / domestic partner, and each of your children. Plus, you’ll get the special features mentioned below.

**Accelerated Benefit Option** - If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.

**Waiver of Premium** - Payment of your premium can be waived if you meet all these conditions: 1) you are less than 60 years old when your disability begins, 2) you are totally disabled and unable to work for at least 9 continuous months, and 3) you continue to be totally disabled. The Waiver of Premium Benefit terminates at age 65. This provision may vary by state.

**Conversion to Individual Insurance Coverage** - Upon termination of employment, you may convert your coverage to a Prudential individual life insurance policy, without having to provide evidence of good health.

**Portability of Group Insurance Coverage** - Upon termination of employment, you, your spouse and dependent children (if eligible to port) may choose to continue a coverage amount equal to or lower than your current benefit amount. Coverage amounts for you and your spouse will be subject to a maximum of five times your annual earnings or \$1 million, whichever is less.<sup>4</sup>

<sup>4</sup> For residents of Minnesota, you may elect to continue coverage at your expense if your employment is terminated either voluntarily or involuntarily, or if you are laid-off, as long as the group policy is still in force with the employer. Coverage may be continued until you obtain coverage under another group policy or you return to work from lay-off; however, the maximum period that coverage may be continued is 18 months.

SD residents: Portability is not available to South Dakota residents.

VT residents: Portability is not available to Vermont residents.

AK residents: Portability is not available to Alaska residents.

## “How much life insurance is enough?”

The right amount of insurance can help your family. It helps replace your income for a number of years to maintain their standard of living and pay for major financial obligations, such as home mortgage and college tuition.

While rules of thumb may be helpful, they do not take each individual's personal situation into consideration. This worksheet provides a simple method to estimate the amount of life insurance you may need.

### Income Needs

1. **Your annual income.** (What your family would need if you die today.) Enter a number that's between 60–70% of your total income.
2. **Annual replacement income.** (Available to your family after you die.) Enter a number that includes Social Security benefits, if applicable.
3. **Total annual income to be replaced.** Subtract line 2 from line 1.

1. \$

2. \$

3. \$

4. **Funds needed to provide income for \_\_\_\_\_ years.** Choose the number of years your family needs your replacement income. Multiply line 3 by the appropriate factor below. <sup>†</sup>

4. \$

10 yrs x 8.1	15 yrs x 11.1	20 yrs x 13.6	25 yrs x 15.6	30 yrs x 17.3	35 yrs x 18.7	40 yrs x 20.0
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### Expenses

5. **Burial expenses.** (The average cost of an adult funeral is about \$10,000.)
6. **Mortgage and other major debts.** Include mortgage, credit card debt, car loan, home equity loans, etc.
7. **College costs.** <sup>‡</sup> (Current cost of a 4 year education: public—\$71,440; private—\$158,072.) Multiply the college costs by the appropriate factor, based on the number of years between now and when your child begins college.

5. \$

6. \$

7. \$

5 yrs x .82	10 yrs x .68	15 yrs x .56	20 yrs x .46
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Child 1: \$ \_\_\_\_\_ Child 3: \$ \_\_\_\_\_

Child 2: \$ \_\_\_\_\_ Child 4: \$ \_\_\_\_\_

8. **Total capital required.** Add lines 4, 5, 6 and 7.

8. \$

### Assets

9. **Savings and investments.** Include bank accounts, CDs, stocks, bonds, mutual funds, real estate/rental property, etc.
10. **Retirement savings.** Include 401(k) plans, Keogh, pension and profit sharing plans.
11. **Present amount of life insurance.** Include group insurance and personal insurance purchased on your own.
12. **Total of all assets.** Add lines 9, 10 and 11.
13. **Estimated amount of life insurance needed.** Subtract line 12 from line 8.

9. \$

10. \$

11. \$

12. \$

13. \$

<sup>†</sup> Inflation is assumed to be 4%. The rate of return on investments is assumed to be 8%.

<sup>‡</sup> The College Board, **Trends in College Pricing 2012**. Costs include tuition, room, board, books and supplies, transportation, and other expenses.

## “How much insurance can I buy?”

You can customize coverage to fit your family's needs. Your salary determines the maximum coverage amount available to you. See the chart below for details.

Coverage Options	
<b>EMPLOYEE</b> <b>Optional Term Life</b>	<ul style="list-style-type: none"> <li>■ Purchase coverage in increments of \$10,000 up to a maximum of \$500,000, not to exceed 5.0 times your covered annual earnings. <b>Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.</b> <ul style="list-style-type: none"> <li>■ If enrolling when first eligible within the specified period of your date of hire, you can elect up to the guaranteed issue amount of \$200,000, without providing proof of good health to Prudential.</li> <li>■ During the annual enrollment period, you can elect a coverage amount up to \$50,000, up to a total coverage of the Guaranteed Issue amount, without providing proof of good health to Prudential.</li> <li>■ All other elections or enrolling after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts.</li> <li>■ If you have been previously denied coverage in the past, proof of good health satisfactory to Prudential is required for all coverage amounts.</li> </ul> </li> <li>■ Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.</li> </ul>
<b>SPOUSE / DOMESTIC PARTNER</b> <b>Optional Dependent Term Life</b>	<ul style="list-style-type: none"> <li>■ Purchase coverage for your spouse in increments of \$10,000 up to a maximum of \$500,000. <b>Please note:</b> The Dependent Term Life Insurance coverage amount on your spouse may not exceed 100% of your Optional Term Life coverage amount. <ul style="list-style-type: none"> <li>■ If enrolling your spouse when first eligible, you can elect up to the guaranteed issue amount of \$30,000, on your spouse, without providing proof of good health to Prudential.</li> <li>■ All other elections or enrolling after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts.</li> <li>■ If your spouse has been previously denied coverage in the past, proof of good health satisfactory to Prudential is required for all coverage amounts.</li> </ul> </li> <li>■ Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.</li> </ul>
<b>CHILDREN</b> <b>Optional Dependent Term Life</b>	<ul style="list-style-type: none"> <li>■ Purchase coverage for your children in increments of \$2,000 up to a maximum of \$10,000. <b>Please note:</b> The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your Optional Term Life coverage amount. There are no health requirements for this coverage.</li> <li>■ Coverage begins from 14 days, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 26.</li> </ul>

## “How much does life insurance cost?”

Use the grids below to find the cost of insurance for yourself, your spouse / domestic partner, and each of your children.

Optional Term Life - Employee Monthly Cost per Coverage Amount													
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
0-24	\$0.41	\$0.82	\$1.23	\$1.64	\$2.05	\$2.46	\$2.87	\$3.28	\$3.69	\$4.10	\$4.51	\$4.92	\$5.33
25-34	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50	\$4.95	\$5.40	\$5.85
35-39	\$0.72	\$1.44	\$2.16	\$2.88	\$3.60	\$4.32	\$5.04	\$5.76	\$6.48	\$7.20	\$7.92	\$8.64	\$9.36
40-44	\$1.17	\$2.34	\$3.51	\$4.68	\$5.85	\$7.02	\$8.19	\$9.36	\$10.53	\$11.70	\$12.87	\$14.04	\$15.21
45-49	\$1.89	\$3.78	\$5.67	\$7.56	\$9.45	\$11.34	\$13.23	\$15.12	\$17.01	\$18.90	\$20.79	\$22.68	\$24.57
50-54	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$21.42	\$24.48	\$27.54	\$30.60	\$33.66	\$36.72	\$39.78
55-59	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	\$34.65	\$39.60	\$44.55	\$49.50	\$54.45	\$59.40	\$64.35
60-64	\$6.57	\$13.14	\$19.71	\$26.28	\$32.85	\$39.42	\$45.99	\$52.56	\$59.13	\$65.70	\$72.27	\$78.84	\$85.41
65-69	\$10.44	\$20.88	\$31.32	\$41.76	\$52.20	\$62.64	\$73.08	\$83.52	\$93.96	\$104.40	\$114.84	\$125.28	\$135.72
70-74	\$18.27	\$36.54	\$54.81	\$73.08	\$91.35	\$109.62	\$127.89	\$146.16	\$164.43	\$182.70	\$200.97	\$219.24	\$237.51
75-100	\$32.04	\$64.08	\$96.12	\$128.16	\$160.20	\$192.24	\$224.28	\$256.32	\$288.36	\$320.40	\$352.44	\$384.48	\$416.52
Age	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000
0-24	\$5.74	\$6.15	\$6.56	\$6.97	\$7.38	\$7.79	\$8.20	\$8.61	\$9.02	\$9.43	\$9.84	\$10.25	\$10.66
25-34	\$6.30	\$6.75	\$7.20	\$7.65	\$8.10	\$8.55	\$9.00	\$9.45	\$9.90	\$10.35	\$10.80	\$11.25	\$11.70
35-39	\$10.08	\$10.80	\$11.52	\$12.24	\$12.96	\$13.68	\$14.40	\$15.12	\$15.84	\$16.56	\$17.28	\$18.00	\$18.72
40-44	\$16.38	\$17.55	\$18.72	\$19.89	\$21.06	\$22.23	\$23.40	\$24.57	\$25.74	\$26.91	\$28.08	\$29.25	\$30.42
45-49	\$26.46	\$28.35	\$30.24	\$32.13	\$34.02	\$35.91	\$37.80	\$39.69	\$41.58	\$43.47	\$45.36	\$47.25	\$49.14
50-54	\$42.84	\$45.90	\$48.96	\$52.02	\$55.08	\$58.14	\$61.20	\$64.26	\$67.32	\$70.38	\$73.44	\$76.50	\$79.56
55-59	\$69.30	\$74.25	\$79.20	\$84.15	\$89.10	\$94.05	\$99.00	\$103.95	\$108.90	\$113.85	\$118.80	\$123.75	\$128.70
60-64	\$91.98	\$98.55	\$105.12	\$111.69	\$118.26	\$124.83	\$131.40	\$137.97	\$144.54	\$151.11	\$157.68	\$164.25	\$170.82
65-69	\$146.16	\$156.60	\$167.04	\$177.48	\$187.92	\$198.36	\$208.80	\$219.24	\$229.68	\$240.12	\$250.56	\$261.00	\$271.44
70-74	\$255.78	\$274.05	\$292.32	\$310.59	\$328.86	\$347.13	\$365.40	\$383.67	\$401.94	\$420.21	\$438.48	\$456.75	\$475.02
75-100	\$448.56	\$480.60	\$512.64	\$544.68	\$576.72	\$608.76	\$640.80	\$672.84	\$704.88	\$736.92	\$768.96	\$801.00	\$833.04
Age	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	
0-24	\$11.07	\$11.48	\$11.89	\$12.30	\$12.71	\$13.12	\$13.53	\$13.94	\$14.35	\$14.76	\$15.17	\$15.58	
25-34	\$12.15	\$12.60	\$13.05	\$13.50	\$13.95	\$14.40	\$14.85	\$15.30	\$15.75	\$16.20	\$16.65	\$17.10	
35-39	\$19.44	\$20.16	\$20.88	\$21.60	\$22.32	\$23.04	\$23.76	\$24.48	\$25.20	\$25.92	\$26.64	\$27.36	
40-44	\$31.59	\$32.76	\$33.93	\$35.10	\$36.27	\$37.44	\$38.61	\$39.78	\$40.95	\$42.12	\$43.29	\$44.46	
45-49	\$51.03	\$52.92	\$54.81	\$56.70	\$58.59	\$60.48	\$62.37	\$64.26	\$66.15	\$68.04	\$69.93	\$71.82	
50-54	\$82.62	\$85.68	\$88.74	\$91.80	\$94.86	\$97.92	\$100.98	\$104.04	\$107.10	\$110.16	\$113.22	\$116.28	
55-59	\$133.65	\$138.60	\$143.55	\$148.50	\$153.45	\$158.40	\$163.35	\$168.30	\$173.25	\$178.20	\$183.15	\$188.10	
60-64	\$177.39	\$183.96	\$190.53	\$197.10	\$203.67	\$210.24	\$216.81	\$223.38	\$229.95	\$236.52	\$243.09	\$249.66	
65-69	\$281.88	\$292.32	\$302.76	\$313.20	\$323.64	\$334.08	\$344.52	\$354.96	\$365.40	\$375.84	\$386.28	\$396.72	
70-74	\$493.29	\$511.56	\$529.83	\$548.10	\$566.37	\$584.64	\$602.91	\$621.18	\$639.45	\$657.72	\$675.99	\$694.26	
75-100	\$865.08	\$897.12	\$929.16	\$961.20	\$993.24	\$1,025.28	\$1,057.32	\$1,089.36	\$1,121.40	\$1,153.44	\$1,185.48	\$1,217.52	
Age	\$390,000	\$400,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000	
0-24	\$15.99	\$16.40	\$16.81	\$17.22	\$17.63	\$18.04	\$18.45	\$18.86	\$19.27	\$19.68	\$20.09	\$20.50	
25-34	\$17.55	\$18.00	\$18.45	\$18.90	\$19.35	\$19.80	\$20.25	\$20.70	\$21.15	\$21.60	\$22.05	\$22.50	
35-39	\$28.08	\$28.80	\$29.52	\$30.24	\$30.96	\$31.68	\$32.40	\$33.12	\$33.84	\$34.56	\$35.28	\$36.00	
40-44	\$45.63	\$46.80	\$47.97	\$49.14	\$50.31	\$51.48	\$52.65	\$53.82	\$54.99	\$56.16	\$57.33	\$58.50	
45-49	\$73.71	\$75.60	\$77.49	\$79.38	\$81.27	\$83.16	\$85.05	\$86.94	\$88.83	\$90.72	\$92.61	\$94.50	
50-54	\$119.34	\$122.40	\$125.46	\$128.52	\$131.58	\$134.64	\$137.70	\$140.76	\$143.82	\$146.88	\$149.94	\$153.00	
55-59	\$193.05	\$198.00	\$202.95	\$207.90	\$212.85	\$217.80	\$222.75	\$227.70	\$232.65	\$237.60	\$242.55	\$247.50	
60-64	\$256.23	\$262.80	\$269.37	\$275.94	\$282.51	\$289.08	\$295.65	\$302.22	\$308.79	\$315.36	\$321.93	\$328.50	
65-69	\$407.16	\$417.60	\$428.04	\$438.48	\$448.92	\$459.36	\$469.80	\$480.24	\$490.68	\$501.12	\$511.56	\$522.00	
70-74	\$712.53	\$730.80	\$749.07	\$767.34	\$785.61	\$803.88	\$822.15	\$840.42	\$858.69	\$876.96	\$895.23	\$913.50	
75-100	\$1,249.56	\$1,281.60	\$1,313.64	\$1,345.68	\$1,377.72	\$1,409.76	\$1,441.80	\$1,473.84	\$1,505.88	\$1,537.92	\$1,569.96	\$1,602.00	

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

"How much it will cost?" (continued from previous page)

Optional Dependent Term Life - Spouse / Domestic Partner Monthly Cost per Coverage Amount													
Spouse / Domestic Partner rate is based on Spouse / Domestic Partner's age													
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
0-24	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50	\$4.95	\$5.40	\$5.85
25-29	\$0.54	\$1.08	\$1.62	\$2.16	\$2.70	\$3.24	\$3.78	\$4.32	\$4.86	\$5.40	\$5.94	\$6.48	\$7.02
30-34	\$0.63	\$1.26	\$1.89	\$2.52	\$3.15	\$3.78	\$4.41	\$5.04	\$5.67	\$6.30	\$6.93	\$7.56	\$8.19
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	\$9.90	\$10.80	\$11.70
40-44	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10	\$9.45	\$10.80	\$12.15	\$13.50	\$14.85	\$16.20	\$17.55
45-49	\$2.07	\$4.14	\$6.21	\$8.28	\$10.35	\$12.42	\$14.49	\$16.56	\$18.63	\$20.70	\$22.77	\$24.84	\$26.91
50-54	\$3.42	\$6.84	\$10.26	\$13.68	\$17.10	\$20.52	\$23.94	\$27.36	\$30.78	\$34.20	\$37.62	\$41.04	\$44.46
55-59	\$5.49	\$10.98	\$16.47	\$21.96	\$27.45	\$32.94	\$38.43	\$43.92	\$49.41	\$54.90	\$60.39	\$65.88	\$71.37
60-64	\$7.83	\$15.66	\$23.49	\$31.32	\$39.15	\$46.98	\$54.81	\$62.64	\$70.47	\$78.30	\$86.13	\$93.96	\$101.79
65-69	\$13.59	\$27.18	\$40.77	\$54.36	\$67.95	\$81.54	\$95.13	\$108.72	\$122.31	\$135.90	\$149.49	\$163.08	\$176.67
70-74	\$24.30	\$48.60	\$72.90	\$97.20	\$121.50	\$145.80	\$170.10	\$194.40	\$218.70	\$243.00	\$267.30	\$291.60	\$315.90
75-100	\$48.60	\$97.20	\$145.80	\$194.40	\$243.00	\$291.60	\$340.20	\$388.80	\$437.40	\$486.00	\$534.60	\$583.20	\$631.80
Age	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000
0-24	\$6.30	\$6.75	\$7.20	\$7.65	\$8.10	\$8.55	\$9.00	\$9.45	\$9.90	\$10.35	\$10.80	\$11.25	\$11.70
25-29	\$7.56	\$8.10	\$8.64	\$9.18	\$9.72	\$10.26	\$10.80	\$11.34	\$11.88	\$12.42	\$12.96	\$13.50	\$14.04
30-34	\$8.82	\$9.45	\$10.08	\$10.71	\$11.34	\$11.97	\$12.60	\$13.23	\$13.86	\$14.49	\$15.12	\$15.75	\$16.38
35-39	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00	\$18.90	\$19.80	\$20.70	\$21.60	\$22.50	\$23.40
40-44	\$18.90	\$20.25	\$21.60	\$22.95	\$24.30	\$25.65	\$27.00	\$28.35	\$29.70	\$31.05	\$32.40	\$33.75	\$35.10
45-49	\$28.98	\$31.05	\$33.12	\$35.19	\$37.26	\$39.33	\$41.40	\$43.47	\$45.54	\$47.61	\$49.68	\$51.75	\$53.82
50-54	\$47.88	\$51.30	\$54.72	\$58.14	\$61.56	\$64.98	\$68.40	\$71.82	\$75.24	\$78.66	\$82.08	\$85.50	\$88.92
55-59	\$76.86	\$82.35	\$87.84	\$93.33	\$98.82	\$104.31	\$109.80	\$115.29	\$120.78	\$126.27	\$131.76	\$137.25	\$142.74
60-64	\$109.62	\$117.45	\$125.28	\$133.11	\$140.94	\$148.77	\$156.60	\$164.43	\$172.26	\$180.09	\$187.92	\$195.75	\$203.58
65-69	\$190.26	\$203.85	\$217.44	\$231.03	\$244.62	\$258.21	\$271.80	\$285.39	\$298.98	\$312.57	\$326.16	\$339.75	\$353.34
70-74	\$340.20	\$364.50	\$388.80	\$413.10	\$437.40	\$461.70	\$486.00	\$510.30	\$534.60	\$558.90	\$583.20	\$607.50	\$631.80
75-100	\$680.40	\$729.00	\$777.60	\$826.20	\$874.80	\$923.40	\$972.00	\$1,020.60	\$1,069.20	\$1,117.80	\$1,166.40	\$1,215.00	\$1,263.60
Age	\$270,000	\$280,000	\$290,000	\$300,000	\$310,000	\$320,000	\$330,000	\$340,000	\$350,000	\$360,000	\$370,000	\$380,000	
0-24	\$12.15	\$12.60	\$13.05	\$13.50	\$13.95	\$14.40	\$14.85	\$15.30	\$15.75	\$16.20	\$16.65	\$17.10	
25-29	\$14.58	\$15.12	\$15.66	\$16.20	\$16.74	\$17.28	\$17.82	\$18.36	\$18.90	\$19.44	\$19.98	\$20.52	
30-34	\$17.01	\$17.64	\$18.27	\$18.90	\$19.53	\$20.16	\$20.79	\$21.42	\$22.05	\$22.68	\$23.31	\$23.94	
35-39	\$24.30	\$25.20	\$26.10	\$27.00	\$27.90	\$28.80	\$29.70	\$30.60	\$31.50	\$32.40	\$33.30	\$34.20	
40-44	\$36.45	\$37.80	\$39.15	\$40.50	\$41.85	\$43.20	\$44.55	\$45.90	\$47.25	\$48.60	\$49.95	\$51.30	
45-49	\$55.89	\$57.96	\$60.03	\$62.10	\$64.17	\$66.24	\$68.31	\$70.38	\$72.45	\$74.52	\$76.59	\$78.66	
50-54	\$92.34	\$95.76	\$99.18	\$102.60	\$106.02	\$109.44	\$112.86	\$116.28	\$119.70	\$123.12	\$126.54	\$129.96	
55-59	\$148.23	\$153.72	\$159.21	\$164.70	\$170.19	\$175.68	\$181.17	\$186.66	\$192.15	\$197.64	\$203.13	\$208.62	
60-64	\$211.41	\$219.24	\$227.07	\$234.90	\$242.73	\$250.56	\$258.39	\$266.22	\$274.05	\$281.88	\$289.71	\$297.54	
65-69	\$366.93	\$380.52	\$394.11	\$407.70	\$421.29	\$434.88	\$448.47	\$462.06	\$475.65	\$489.24	\$502.83	\$516.42	
70-74	\$656.10	\$680.40	\$704.70	\$729.00	\$753.30	\$777.60	\$801.90	\$826.20	\$850.50	\$874.80	\$899.10	\$923.40	
75-100	\$1,312.20	\$1,360.80	\$1,409.40	\$1,458.00	\$1,506.60	\$1,555.20	\$1,603.80	\$1,652.40	\$1,701.00	\$1,749.60	\$1,798.20	\$1,846.80	
Age	\$390,000	\$400,000	\$410,000	\$420,000	\$430,000	\$440,000	\$450,000	\$460,000	\$470,000	\$480,000	\$490,000	\$500,000	
0-24	\$17.55	\$18.00	\$18.45	\$18.90	\$19.35	\$19.80	\$20.25	\$20.70	\$21.15	\$21.60	\$22.05	\$22.50	
25-29	\$21.06	\$21.60	\$22.14	\$22.68	\$23.22	\$23.76	\$24.30	\$24.84	\$25.38	\$25.92	\$26.46	\$27.00	
30-34	\$24.57	\$25.20	\$25.83	\$26.46	\$27.09	\$27.72	\$28.35	\$28.98	\$29.61	\$30.24	\$30.87	\$31.50	
35-39	\$35.10	\$36.00	\$36.90	\$37.80	\$38.70	\$39.60	\$40.50	\$41.40	\$42.30	\$43.20	\$44.10	\$45.00	
40-44	\$52.65	\$54.00	\$55.35	\$56.70	\$58.05	\$59.40	\$60.75	\$62.10	\$63.45	\$64.80	\$66.15	\$67.50	
45-49	\$80.73	\$82.80	\$84.87	\$86.94	\$89.01	\$91.08	\$93.15	\$95.22	\$97.29	\$99.36	\$101.43	\$103.50	
50-54	\$133.38	\$136.80	\$140.22	\$143.64	\$147.06	\$150.48	\$153.90	\$157.32	\$160.74	\$164.16	\$167.58	\$171.00	
55-59	\$214.11	\$219.60	\$225.09	\$230.58	\$236.07	\$241.56	\$247.05	\$252.54	\$258.03	\$263.52	\$269.01	\$274.50	
60-64	\$305.37	\$313.20	\$321.03	\$328.86	\$336.69	\$344.52	\$352.35	\$360.18	\$368.01	\$375.84	\$383.67	\$391.50	
65-69	\$530.01	\$543.60	\$557.19	\$570.78	\$584.37	\$597.96	\$611.55	\$625.14	\$638.73	\$652.32	\$665.91	\$679.50	
70-74	\$947.70	\$972.00	\$996.30	\$1,020.60	\$1,044.90	\$1,069.20	\$1,093.50	\$1,117.80	\$1,142.10	\$1,166.40	\$1,190.70	\$1,215.00	
75-100	\$1,895.40	\$1,944.00	\$1,992.60	\$2,041.20	\$2,089.80	\$2,138.40	\$2,187.00	\$2,235.60	\$2,284.20	\$2,332.80	\$2,381.40	\$2,430.00	

"How much it will cost?" (continued from previous page)

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Optional Dependent Term Life - Children Monthly Cost per Coverage Amount				
One premium rate covers all eligible children				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.59	\$1.17	\$1.76	\$2.34	\$2.93

Rates may change if plan experience requires a change for all insureds.