



# BI-WEEKLY COST OF INSURANCE PER \$10,000

Use the charts below to determine the bi-weekly 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 chart below, then read across to find the cost of insurance for each \$10,000 of coverage. These costs do not reflect any money going into the CAF. 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 may apply.

AGE	EMPLOYEE	SPOUSE	AGE	EMPLOYEE	SPOUSE
16	\$0.415	\$0.462	58	\$3.785	\$3.554
17	\$0.415	\$0.462	59	\$4.062	\$4.385
18	\$0.415	\$0.462	60	\$4.338	\$4.754
19	\$0.415	\$0.462	61	\$4.615	\$5.123
20	\$0.415	\$0.462	62	\$5.031	\$5.538
21	\$0.415	\$0.462	63	\$5.446	\$5.954
22	\$0.415	\$0.462	64	\$5.908	\$6.415
23	\$0.415	\$0.462	65	\$6.323	\$7.062
24	\$0.415	\$0.462	66	\$6.323	\$7.062
25	\$0.415	\$0.462	67	\$6.323	\$7.062
26	\$0.415	\$0.462	68	\$6.323	\$7.062
27	\$0.415	\$0.508	69	\$6.323	\$7.062
28	\$0.462	\$0.554	70	\$6.323	\$7.062
29	\$0.462	\$0.554	71	\$6.323	\$7.062
30	\$0.462	\$0.554	72	\$6.323	\$7.062
31	\$0.462	\$0.554	73	\$6.323	\$7.062
32	\$0.462	\$0.554	74	\$6.323	\$7.062
33	\$0.508	\$0.554	75	\$15.923	\$14.308
34	\$0.508	\$0.554	76	\$15.923	\$14.308
35	\$0.554	\$0.600	77	\$15.923	\$14.308
36	\$0.554	\$0.646	78	\$15.923	\$14.308
37	\$0.554	\$0.646	79	\$15.923	\$14.308
38	\$0.646	\$0.646	80	\$15.923	\$14.308
39	\$0.646	\$0.692	81	\$15.923	\$14.308
40	\$0.738	\$0.738	82	\$15.923	\$14.308
41	\$0.785	\$0.831	83	\$15.923	\$14.308
42	\$0.877	\$0.877	84	\$15.923	\$14.308
43	\$0.923	\$0.923	85	\$34.154	\$34.246
44	\$1.015	\$1.015	86	\$34.154	\$34.246
45	\$1.108	\$1.108	87	\$34.154	\$34.246
46	\$1.200	\$1.154	88	\$34.154	\$34.246
47	\$1.338	\$1.385	89	\$34.154	\$34.246
48	\$1.477	\$1.477	90	\$34.154	\$34.246
49	\$1.615	\$1.662	91	\$34.154	\$34.246
50	\$1.800	\$1.800	92	\$34.154	\$34.246
51	\$1.985	\$1.985	93	\$34.154	\$34.246
52	\$2.215	\$2.169	94	\$34.154	\$34.246
53	\$2.400	\$2.354	95	\$70.754	\$70.754
54	\$2.631	\$2.538	96	\$70.754	\$70.754
55	\$2.862	\$2.769	97	\$70.754	\$70.754
56	\$3.815	\$3.046	98	\$70.754	\$70.754
57	\$3.462	\$3.277	99	\$70.754	\$70.754

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.

**The additional bi-weekly rate for Accidental Death Benefit (ADB) is \$0.231 per \$10,000 of coverage through age 69.** This benefit discontinues on January 1 following the insured's 70th birthday.

## DEPENDENT CHILD COVERAGE RATES

\$10,000 of coverage for all your dependent children

\$0.9231 Bi-weekly

Rates are subject to change.



## COST OF INSURANCE, CONTINUED

### How to Calculate Your Payroll Deduction for Group Universal Life Insurance

	Sample	You	Your Spouse
1. Show the amount of insurance desired (increments of \$10,000 to a maximum of 5 times your base annual salary, rounded to the next higher \$10,000; or \$1,500,000, whichever is less, and spouse coverage in \$10,000 units up to a maximum of \$100,000).	= \$ <u>100,000</u>	= \$ _____	= \$ _____
2. Divide the insurance amount you selected by \$10,000 to determine how many "units" of insurance you'll purchase.	= <u>10</u> units	= _____ units	= _____ units
3. Next, use the rate chart on the previous page to determine your Bi-weekly Cost of Insurance. Find your age and your spouse's age and enter the appropriate rate per \$10,000 shown on the rate chart.	= <u>\$0.462</u> (age 32) rate per \$10,000	= _____ rate per \$10,000	= _____ rate per \$10,000
4. Multiply by the number of units of insurance from Step 2.	= <u>\$4.62</u> Bi-weekly Cost of Insurance	= _____ Bi-weekly Cost of Insurance	= _____ Bi-weekly Cost of Insurance
5. Show the amount of Accidental Death Benefit insurance desired (will be the same amount as your GUL insurance amount).	= \$ <u>100,000</u>	= \$ _____	= \$ _____
6. Divide the insurance amount you selected in Step 5 by \$10,000 to determine how many "units" of insurance you'll purchase.	= <u>10</u> units	= _____ units	= _____ units
7. Multiply the number of units of insurance from Step 6 by \$.231.	= <u>\$2.31</u>	= _____	= _____
8. Add the number from Step 4 + the number from Step 7 for your Total Bi-weekly Cost of Insurance:	= <u>\$6.93</u> Total Bi-weekly Cost of Insurance	= _____ Total Bi-weekly Cost of Insurance	= _____ Total Bi-weekly Cost of Insurance

Determine your total Bi-weekly deduction by adding the following:

9. Total Bi-weekly Cost of Insurance (from Step 8).	<u>\$6.93</u>	_____	_____
10. Bi-weekly Contribution to the Cash Accumulation Fund, if elected.	+ <u>\$25.00</u>	+ _____	+ _____
11. Dependent child(ren) coverage, if elected.	+ <u>\$9.231</u>	+ _____	+ _____
12. Total of Step 9 + Step 10 + Step 11	= <u>\$32.8531</u>	= _____	= _____

Total Bi-weekly Deduction for GUL =

**\$32.85**