

**PAYROLL GROUP LIFE RATES
GROUP LIFE AND OPTIONAL LIFE
ACTIVE EMPLOYEES
Effective October 29, 2006**

26 PAYMENTS					20 PAYMENTS				
Age	Valuation	Code	Group Life Rate	Optional Life Rate	Age	Valuation	Code	Group Life Rate	Optional Life Rate
Under 30	100%	1	\$0.1828	\$0.02490	Under 30	100%	21	\$0.2376	\$0.03240
30-34	100%	2	\$0.1828	\$0.03740	30-34	100%	22	\$0.2376	\$0.04860
35-39	100%	3	\$0.1828	\$0.03740	35-39	100%	23	\$0.2376	\$0.04860
40-44	100%	4	\$0.1828	\$0.05030	40-44	100%	24	\$0.2376	\$0.06540
45-49	100%	5	\$0.1828	\$0.08310	45-49	100%	25	\$0.2376	\$0.10800
50-54	100%	6	\$0.1828	\$0.13660	50-54	100%	26	\$0.2376	\$0.17760
55-59	100%	7	\$0.1934	\$0.25620	55-59	100%	27	\$0.2514	\$0.33300
60-64	100%	8	\$0.1934	\$0.39740	60-64	100%	28	\$0.2514	\$0.51660
65	94%	9	\$0.1934	\$0.61290	65	94%	29	\$0.2514	\$0.79680
66	82%	10	\$0.1934	\$0.61290	66	82%	30	\$0.2514	\$0.79680
67	70%	11	\$0.1934	\$0.61290	67	70%	31	\$0.2514	\$0.79680
68	58%	12	\$0.1934	\$0.61290	68	58%	32	\$0.2514	\$0.79680
69	46%	13	\$0.1934	\$0.61290	69	46%	33	\$0.2514	\$0.79680
70-74	40%	14	\$0.1934	\$1.03250	70-74	40%	34	\$0.2514	\$1.34220
75-79	30%	15	\$0.1934	\$1.63750	75-79	30%	35	\$0.2514	\$2.12880
80-84	25%	16	\$0.1934	\$2.30260	80-84	25%	36	\$0.2514	\$2.99340
85-89	25%	17	\$0.1934	\$2.30260	85-89	25%	37	\$0.2514	\$2.99340
90-94	25%	18	\$0.1934	\$2.30260	90-94	25%	38	\$0.2514	\$2.99340
95+	25%	19	\$0.1934	\$2.30260	95-100	25%	39	\$0.2514	\$2.99340
No Coverage		99					99		

Maximum amount of insurance available: Basic 1 x salary to \$150,000
Optional 1 x salary to \$150,000

Monthly Rate Actives: Includes \$0.017 Accidental Death and Dismemberment per \$1,000

**PAYROLL GROUP LIFE RATES
GROUP LIFE AND OPTIONAL LIFE
PENSION PAYROLL
MONTHLY RATES
September 2006**

<u>Age</u>	<u>Valuation</u>	<u>Code</u>	<u>Group Life Rate</u>
Under 30	100%	1	\$0.4020
30-34	100%	2	\$0.4020
35-39	100%	3	\$0.4020
40-44	100%	4	\$0.4020
45-49	100%	5	\$0.4020
50-54	100%	6	\$0.4020
55-59	100%	7	\$0.4020
60-64	100%	8	\$0.4020
65	76%	9	\$0.4020
66	52%	10	\$0.4020
67	28%	11	\$0.4020
68	25%	12	\$0.4020
69	25%	13	\$0.4020
70-74	25%	14	\$0.4020
75-79	25%	15	\$0.4020
80-84	25%	16	\$0.4020
85-89	25%	17	\$0.4020
90-94	25%	18	\$0.4020
95+	25%	19	\$0.4020
No Coverage		99	

Pension Basic Group Life does not include accidental death and dismemberment.