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

26 PAYMENTS				
Age	Valuation	Code	Group Life Rate	Optional Life Rate
Under 30	100%	1	$0.1828	$0.02490
30-34	100%	2	$0.1828	$0.03740
35-39	100%	3	$0.1828	$0.03740
40-44	100%	4	$0.1828	$0.05030
45-49	100%	5	$0.1828	$0.08310
50-54	100%	6	$0.1828	$0.13660
55-59	100%	7	$0.1934	$0.25620
60-64	100%	8	$0.1934	$0.39740
65	94%	9	$0.1934	$0.61290
66	82%	10	$0.1934	$0.61290
67	70%	11	$0.1934	$0.61290
68	58%	12	$0.1934	$0.61290
69	46%	13	$0.1934	$0.61290
70-74	40%	14	$0.1934	$1.03250
75-79	30%	15	$0.1934	$1.63750
80-84	25%	16	$0.1934	$2.30260
85-89	25%	17	$0.1934	$2.30260
90-94	25%	18	$0.1934	$2.30260
95-100	25%	19	$0.1934	$2.30260
No Coverage		99		

20 PAYMENTS				
Age	Valuation	Code	Group Life Rate	Optional Life Rate
Under 30	100%	21	$0.2376	$0.03240
30-34	100%	22	$0.2376	$0.04860
35-39	100%	23	$0.2376	$0.04860
40-44	100%	24	$0.2376	$0.06540
45-49	100%	25	$0.2376	$0.10800
50-54	100%	26	$0.2376	$0.17760
55-59	100%	27	$0.2514	$0.33300
60-64	100%	28	$0.2514	$0.51660
65	94%	29	$0.2514	$0.79680
66	82%	30	$0.2514	$0.79680
67	70%	31	$0.2514	$0.79680
68	58%	32	$0.2514	$0.79680
69	46%	33	$0.2514	$0.79680
70-74	40%	34	$0.2514	$1.34220
75-79	30%	35	$0.2514	$2.12880
80-84	25%	36	$0.2514	$2.99340
85-89	25%	37	$0.2514	$2.99340
90-94	25%	38	$0.2514	$2.99340
95-100	25%	39	$0.2514	$2.99340
		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

Age	Valuation	Code	Group Life Rate
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
95-100	25%	19	$0.4020
No Coverage		99	

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