



Coverage Amount	Employee AD&D Semimonthly Premiums										
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75-79*	80+*
\$25,000	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.17	0.11	0.07
\$50,000	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.34	0.21	0.13
\$75,000	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.51	0.32	0.20
\$100,000	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	0.68	0.42	0.26
\$125,000	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	0.85	0.53	0.33
\$150,000	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.02	0.63	0.39
\$175,000	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.19	0.74	0.46
\$200,000	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	1.37	0.84	0.53
\$225,000	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	1.54	0.95	0.59
\$250,000	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	1.71	1.05	0.66
\$275,000	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	1.88	1.16	0.72
\$300,000	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	2.05	1.26	0.79
\$325,000	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	2.22	1.37	0.85
\$350,000	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	2.39	1.47	0.92
\$375,000	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	2.56	1.58	0.98
\$400,000	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	2.73	1.68	1.05
\$425,000	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	2.90	1.79	1.12
\$450,000	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	3.07	1.89	1.18
\$475,000	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	3.24	2.00	1.25
\$500,000	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	3.41	2.10	1.31
\$525,000	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	3.58	2.21	1.38
\$550,000	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	3.75	2.31	1.44
\$575,000	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	3.92	2.42	1.51
\$600,000	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	4.10	2.52	1.58
\$625,000	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	4.27	2.63	1.64
\$650,000	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	4.44	2.73	1.71
\$675,000	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	4.61	2.84	1.77
\$700,000	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	4.78	2.94	1.84
\$725,000	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	4.95	3.05	1.90
\$750,000	7.88	7.88	7.88	7.88	7.88	7.88	7.88	7.88	5.12	3.15	1.97

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Spouse AD&D Semimonthly Premiums										
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75-79*	80+*
\$12,500	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.09	0.05	0.03
\$25,000	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.17	0.11	0.07
\$37,500	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.26	0.16	0.10
\$50,000	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.34	0.21	0.13
\$62,500	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.43	0.26	0.16
\$75,000	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.51	0.32	0.20
\$87,500	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.60	0.37	0.23
\$100,000	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	0.68	0.42	0.26
\$112,500	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	0.77	0.47	0.30
\$125,000	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	0.85	0.53	0.33
\$137,500	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	0.94	0.58	0.36
\$150,000	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.02	0.63	0.39
\$162,500	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.11	0.68	0.43
\$175,000	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.19	0.74	0.46
\$187,500	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.28	0.79	0.49
\$200,000	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	1.37	0.84	0.53
\$212,500	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	1.45	0.89	0.56
\$225,000	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	1.54	0.95	0.59
\$237,500	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	1.62	1.00	0.62
\$250,000	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	1.71	1.05	0.66
\$262,500	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	1.79	1.10	0.69
\$275,000	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	1.88	1.16	0.72
\$287,500	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	1.96	1.21	0.75
\$300,000	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	2.05	1.26	0.79
\$312,500	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	2.13	1.31	0.82
\$325,000	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	2.22	1.37	0.85
\$337,500	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	2.30	1.42	0.89
\$350,000	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	2.39	1.47	0.92
\$362,500	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	2.47	1.52	0.95
\$375,000	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	2.56	1.58	0.98

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).