

Senior Term Life Insurance

Monthly Rates for Members & Spouses:

<b>Monthly Rates / Available Levels of Coverage</b>											
	\$5,000		\$10,000		\$20,000						
Attained Age	Male	Female	Male	Female	Male	Female					
50-54	\$4.35	\$3.75	\$8.70	\$7.50	\$17.40	\$15.00					
55-59	\$7.55	\$6.35	\$15.10	\$12.70	\$30.20	\$25.40					
60-64	\$12.80	\$9.80	\$25.60	\$19.60	\$51.20	\$39.20					
65-69	\$21.50	\$14.85	\$43.00	\$29.70	\$86.00*	\$59.40*					
70-74	\$34.60	\$23.25	\$69.20	\$46.50	\$138.40*	\$93.00*					
75-79*	\$57.95*	\$37.20*	\$115.90*	\$74.40*	\$231.80*	\$148.80*					
80-84*	\$99.50*	\$62.20*	*Renewal rates only. At age 80 and above, benefit amount is reduced to \$5,000.								
85-89*	\$165.25*	\$105.20									
IMPORTANT: Spouse benefit will be equal to member's benefit amount.											

Monthly rates shown. The rates shown do not include a \$3.50 monthly administrative fee per premium payment for direct bill payment, or a \$3.00 monthly administrative fee per premium payment for credit card payments, or a \$1.25 monthly administrative fee per payment for automatic bank deduction. Rates increase with age and are subject to change. Member and spouse rates are separate.

\*Renewal rates only. At age 80 and above, benefit amount is reduced to \$5,000.