

Plan Highlights

Voluntary Group Term Life Insurance



Union Agener

ELIGIBILITY

Employees: Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You or your spouse must be insured in order for Dependent children to be covered.

Dependents are:

- ▶ Your legal spouse under age 70. Spouse coverage terminates at age 75.
- ▶ Your unmarried financially dependent children* from birth to age 20 (to 26 years if full-time student).

*natural and adopted children upon finalization of adoption; stepchildren and foster children living with you.

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Employee and Spouse: Choose from a minimum of \$10,000 to a maximum of \$500,000 (in \$10,000 increments) for yourself and/or your spouse. The benefit amounts chosen need not be the same.

Eligible Dependent Child(ren): Birth to 6 months: \$1,000
Age 6 months to 20 years of age (26, if full-time student): choice of \$10,000

Choose one benefit amount for all eligible children in family.

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee:

Under age 70: \$100,000

Age 70 and over: none

Spouse:

Under age 60: \$10,000

Age 60 or older: none

Child: all child amounts are guaranteed issue.

Guaranteed Issue is subject to underwriting rules and is not available in all circumstances.

BENEFIT REDUCTION DUE TO AGE

(applicable to employee coverage)

AT AGE FACE AMOUNT REDUCES TO:

75-79	60% of available or in force amount at age 74
80-84	35% of available or in force amount at age 74
85-89	27.5% of available or in force amount at age 74
90-94	20% of available or in force amount at age 74
95-99	7.5% of available or in force amount at age 74
100 +	5% of available or in force amount at age 74

RATE

See attached Rate Sheet.

CONTRIBUTION REQUIREMENTS

Coverage is employee paid.

FEATURES

- ▶ Portability
- ▶ Waiver of Premium

EXCLUSIONS

Death by suicide is not covered during the first two years an insured's insurance is in force. Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.

**Voluntary Life Insurance
Premium Table
Union Agener**

Scheduled Benefit: Each eligible employee and spouse may elect an amount of insurance, in increments of \$10,000 from a minimum of \$10,000 to a maximum of \$500,000.

Monthly Premiums											
Voluntary Life Election Amount	Age <30	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-75	Child Rates
\$10,000	\$0.54	\$0.54	\$0.78	\$1.29	\$2.18	\$3.61	\$6.13	\$8.18	\$12.59	\$25.74	\$10,000 - \$1.74
\$20,000	\$1.08	\$1.08	\$1.56	\$2.58	\$4.36	\$7.22	\$12.26	\$16.36	\$25.18	\$51.48	
\$30,000	\$1.62	\$1.62	\$2.34	\$3.87	\$6.54	\$10.83	\$18.39	\$24.54	\$37.77	\$77.22	
\$40,000	\$2.16	\$2.16	\$3.12	\$5.16	\$8.72	\$14.44	\$24.52	\$32.72	\$50.36	\$102.96	
\$50,000	\$2.70	\$2.70	\$3.90	\$6.45	\$10.90	\$18.05	\$30.65	\$40.90	\$62.95	\$128.70	
\$60,000	\$3.24	\$3.24	\$4.68	\$7.74	\$13.08	\$21.66	\$36.78	\$49.08	\$75.54	\$154.44	
\$70,000	\$3.78	\$3.78	\$5.46	\$9.03	\$15.26	\$25.27	\$42.91	\$57.26	\$88.13	\$180.18	
\$80,000	\$4.32	\$4.32	\$6.24	\$10.32	\$17.44	\$28.88	\$49.04	\$65.44	\$100.72	\$205.92	
\$90,000	\$4.86	\$4.86	\$7.02	\$11.61	\$19.62	\$32.49	\$55.17	\$73.62	\$113.31	\$231.66	
\$100,000	\$5.40	\$5.40	\$7.80	\$12.90	\$21.80	\$36.10	\$61.30	\$81.80	\$125.90	\$257.40	
\$110,000	\$5.94	\$5.94	\$8.58	\$14.19	\$23.98	\$39.71	\$67.43	\$89.98	\$138.49	\$283.14	
\$120,000	\$6.48	\$6.48	\$9.36	\$15.48	\$26.16	\$43.32	\$73.56	\$98.16	\$151.08	\$308.88	
\$130,000	\$7.02	\$7.02	\$10.14	\$16.77	\$28.34	\$46.93	\$79.69	\$106.34	\$163.67	\$334.62	
\$140,000	\$7.56	\$7.56	\$10.92	\$18.06	\$30.52	\$50.54	\$85.82	\$114.52	\$176.26	\$360.36	
\$150,000	\$8.10	\$8.10	\$11.70	\$19.35	\$32.70	\$54.15	\$91.95	\$122.70	\$188.85	\$386.10	
\$160,000	\$8.64	\$8.64	\$12.48	\$20.64	\$34.88	\$57.76	\$98.08	\$130.88	\$201.44	\$411.84	
\$170,000	\$9.18	\$9.18	\$13.26	\$21.93	\$37.06	\$61.37	\$104.21	\$139.06	\$214.03	\$437.58	
\$180,000	\$9.72	\$9.72	\$14.04	\$23.22	\$39.24	\$64.98	\$110.34	\$147.24	\$226.62	\$463.32	
\$190,000	\$10.26	\$10.26	\$14.82	\$24.51	\$41.42	\$68.59	\$116.47	\$155.42	\$239.21	\$489.06	
\$200,000	\$10.80	\$10.80	\$15.60	\$25.80	\$43.60	\$72.20	\$122.60	\$163.60	\$251.80	\$514.80	
\$210,000	\$11.34	\$11.34	\$16.38	\$27.09	\$45.78	\$75.81	\$128.73	\$171.78	\$264.39	\$540.54	
\$220,000	\$11.88	\$11.88	\$17.16	\$28.38	\$47.96	\$79.42	\$134.86	\$179.96	\$276.98	\$566.28	
\$230,000	\$12.42	\$12.42	\$17.94	\$29.67	\$50.14	\$83.03	\$140.99	\$188.14	\$289.57	\$592.02	
\$240,000	\$12.96	\$12.96	\$18.72	\$30.96	\$52.32	\$86.64	\$147.12	\$196.32	\$302.16	\$617.76	
\$250,000	\$13.50	\$13.50	\$19.50	\$32.25	\$54.50	\$90.25	\$153.25	\$204.50	\$314.75	\$643.50	
\$260,000	\$14.04	\$14.04	\$20.28	\$33.54	\$56.68	\$93.86	\$159.38	\$212.68	\$327.34	\$669.24	
\$270,000	\$14.58	\$14.58	\$21.06	\$34.83	\$58.86	\$97.47	\$165.51	\$220.86	\$339.93	\$694.98	
\$280,000	\$15.12	\$15.12	\$21.84	\$36.12	\$61.04	\$101.08	\$171.64	\$229.04	\$352.52	\$720.72	
\$290,000	\$15.66	\$15.66	\$22.62	\$37.41	\$63.22	\$104.69	\$177.77	\$237.22	\$365.11	\$746.46	
\$300,000	\$16.20	\$16.20	\$23.40	\$38.70	\$65.40	\$108.30	\$183.90	\$245.40	\$377.70	\$772.20	
\$310,000	\$16.74	\$16.74	\$24.18	\$39.99	\$67.58	\$111.91	\$190.03	\$253.58	\$390.29	\$797.94	
\$320,000	\$17.28	\$17.28	\$24.96	\$41.28	\$69.76	\$115.52	\$196.16	\$261.76	\$402.88	\$823.68	
\$330,000	\$17.82	\$17.82	\$25.74	\$42.57	\$71.94	\$119.13	\$202.29	\$269.94	\$415.47	\$849.42	
\$340,000	\$18.36	\$18.36	\$26.52	\$43.86	\$74.12	\$122.74	\$208.42	\$278.12	\$428.06	\$875.16	
\$350,000	\$18.90	\$18.90	\$27.30	\$45.15	\$76.30	\$126.35	\$214.55	\$286.30	\$440.65	\$900.90	
\$360,000	\$19.44	\$19.44	\$28.08	\$46.44	\$78.48	\$129.96	\$220.68	\$294.48	\$453.24	\$926.64	
\$370,000	\$19.98	\$19.98	\$28.86	\$47.73	\$80.66	\$133.57	\$226.81	\$302.66	\$465.83	\$952.38	
\$380,000	\$20.52	\$20.52	\$29.64	\$49.02	\$82.84	\$137.18	\$232.94	\$310.84	\$478.42	\$978.12	
\$390,000	\$21.06	\$21.06	\$30.42	\$50.31	\$85.02	\$140.79	\$239.07	\$319.02	\$491.01	\$1,003.86	
\$400,000	\$21.60	\$21.60	\$31.20	\$51.60	\$87.20	\$144.40	\$245.20	\$327.20	\$503.60	\$1,029.60	
\$410,000	\$22.14	\$22.14	\$31.98	\$52.89	\$89.38	\$148.01	\$251.33	\$335.38	\$516.19	\$1,055.34	
\$420,000	\$22.68	\$22.68	\$32.76	\$54.18	\$91.56	\$151.62	\$257.46	\$343.56	\$528.78	\$1,081.08	
\$430,000	\$23.22	\$23.22	\$33.54	\$55.47	\$93.74	\$155.23	\$263.59	\$351.74	\$541.37	\$1,106.82	
\$440,000	\$23.76	\$23.76	\$34.32	\$56.76	\$95.92	\$158.84	\$269.72	\$359.92	\$553.96	\$1,132.56	
\$450,000	\$24.30	\$24.30	\$35.10	\$58.05	\$98.10	\$162.45	\$275.85	\$368.10	\$566.55	\$1,158.30	
\$460,000	\$24.84	\$24.84	\$35.88	\$59.34	\$100.28	\$166.06	\$281.98	\$376.28	\$579.14	\$1,184.04	
\$470,000	\$25.38	\$25.38	\$36.66	\$60.63	\$102.46	\$169.67	\$288.11	\$384.46	\$591.73	\$1,209.78	
\$480,000	\$25.92	\$25.92	\$37.44	\$61.92	\$104.64	\$173.28	\$294.24	\$392.64	\$604.32	\$1,235.52	
\$490,000	\$26.46	\$26.46	\$38.22	\$63.21	\$106.82	\$176.89	\$300.37	\$400.82	\$616.91	\$1,261.26	
\$500,000	\$27.00	\$27.00	\$39.00	\$64.50	\$109.00	\$180.50	\$306.50	\$409.00	\$629.50	\$1,287.00	

Rates are subject to change.