

**National Seating and Mobility, Inc.**  
**Voluntary-term life/AD&D - employee**

Estimated employee monthly premium amounts  
 End of the rate guarantee period: 12/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$0.62	\$0.62	\$1.04	\$1.49	\$2.57	\$4.20	\$6.58	\$9.18	\$15.91	\$6,500	\$16.86	\$5,000	\$36.68
\$20,000	\$1.24	\$1.24	\$2.08	\$2.98	\$5.14	\$8.40	\$13.16	\$18.36	\$31.82	\$13,000	\$33.71	\$10,000	\$73.36
\$30,000	\$1.86	\$1.86	\$3.12	\$4.47	\$7.71	\$12.60	\$19.74	\$27.54	\$47.73	\$19,500	\$50.56	\$15,000	\$110.04
\$40,000	\$2.48	\$2.48	\$4.16	\$5.96	\$10.28	\$16.80	\$26.32	\$36.72	\$63.64	\$26,000	\$67.42	\$20,000	\$146.72
\$50,000	\$3.10	\$3.10	\$5.20	\$7.45	\$12.85	\$21.00	\$32.90	\$45.90	\$79.55	\$32,500	\$84.28	\$25,000	\$183.40
\$60,000	\$3.72	\$3.72	\$6.24	\$8.94	\$15.42	\$25.20	\$39.48	\$55.08	\$95.46	\$39,000	\$101.13	\$30,000	\$220.08
\$70,000	\$4.34	\$4.34	\$7.28	\$10.43	\$17.99	\$29.40	\$46.06	\$64.26	\$111.37	\$45,500	\$117.98	\$35,000	\$256.76
\$80,000	\$4.96	\$4.96	\$8.32	\$11.92	\$20.56	\$33.60	\$52.64	\$73.44	\$127.28	\$52,000	\$134.84	\$40,000	\$293.44
\$90,000	\$5.58	\$5.58	\$9.36	\$13.41	\$23.13	\$37.80	\$59.22	\$82.62	\$143.19	\$58,500	\$151.69	\$45,000	\$330.12
\$100,000	\$6.20	\$6.20	\$10.40	\$14.90	\$25.70	\$42.00	\$65.80	\$91.80	\$159.10	\$65,000	\$168.55	\$50,000	\$366.80
\$110,000	\$6.82	\$6.82	\$11.44	\$16.39	\$28.27	\$46.20	\$72.38	\$100.98	\$175.01	\$71,500	\$185.40	\$55,000	\$403.48
\$120,000	\$7.44	\$7.44	\$12.48	\$17.88	\$30.84	\$50.40	\$78.96	\$110.16	\$190.92	\$78,000	\$202.25	\$60,000	\$440.16
\$130,000	\$8.06	\$8.06	\$13.52	\$19.37	\$33.41	\$54.60	\$85.54	\$119.34	\$206.83	\$84,500	\$219.11	\$65,000	\$476.84
\$140,000	\$8.68	\$8.68	\$14.56	\$20.86	\$35.98	\$58.80	\$92.12	\$128.52	\$222.74	\$91,000	\$235.97	\$70,000	\$513.52
\$150,000	\$9.30	\$9.30	\$15.60	\$22.35	\$38.55	\$63.00	\$98.70	\$137.70	\$238.65	\$97,500	\$252.82	\$75,000	\$550.20
\$160,000	\$9.92	\$9.92	\$16.64	\$23.84	\$41.12	\$67.20	\$105.28	\$146.88	\$254.56	\$104,000	\$269.67	\$80,000	\$586.88
\$170,000	\$10.54	\$10.54	\$17.68	\$25.33	\$43.69	\$71.40	\$111.86	\$156.06	\$270.47	\$110,500	\$286.53	\$85,000	\$623.56
\$180,000	\$11.16	\$11.16	\$18.72	\$26.82	\$46.26	\$75.60	\$118.44	\$165.24	\$286.38	\$117,000	\$303.39	\$90,000	\$660.24
\$190,000	\$11.78	\$11.78	\$19.76	\$28.31	\$48.83	\$79.80	\$125.02	\$174.42	\$302.29	\$123,500	\$320.23	\$95,000	\$696.92
\$200,000	\$12.40	\$12.40	\$20.80	\$29.80	\$51.40	\$84.00	\$131.60	\$183.60	\$318.20	\$130,000	\$337.09	\$100,000	\$733.60
\$210,000	\$13.02	\$13.02	\$21.84	\$31.29	\$53.97	\$88.20	\$138.18	\$192.78	\$334.11	\$136,500	\$353.95	\$105,000	\$770.28
\$220,000	\$13.64	\$13.64	\$22.88	\$32.78	\$56.54	\$92.40	\$144.76	\$201.96	\$350.02	\$143,000	\$370.80	\$110,000	\$806.96
\$230,000	\$14.26	\$14.26	\$23.92	\$34.27	\$59.11	\$96.60	\$151.34	\$211.14	\$365.93	\$149,500	\$387.65	\$115,000	\$843.64
\$240,000	\$14.88	\$14.88	\$24.96	\$35.76	\$61.68	\$100.80	\$157.92	\$220.32	\$381.84	\$156,000	\$404.51	\$120,000	\$880.32
\$250,000	\$15.50	\$15.50	\$26.00	\$37.25	\$64.25	\$105.00	\$164.50	\$229.50	\$397.75	\$162,500	\$421.37	\$125,000	\$917.00
\$260,000	\$16.12	\$16.12	\$27.04	\$38.74	\$66.82	\$109.20	\$171.08	\$238.68	\$413.66	\$169,000	\$438.22	\$130,000	\$953.68
\$270,000	\$16.74	\$16.74	\$28.08	\$40.23	\$69.39	\$113.40	\$177.66	\$247.86	\$429.57	\$175,500	\$455.07	\$135,000	\$990.36
\$280,000	\$17.36	\$17.36	\$29.12	\$41.72	\$71.96	\$117.60	\$184.24	\$257.04	\$445.48	\$182,000	\$471.93	\$140,000	\$1,027.04
\$290,000	\$17.98	\$17.98	\$30.16	\$43.21	\$74.53	\$121.80	\$190.82	\$266.22	\$461.39	\$188,500	\$488.78	\$145,000	\$1,063.72
\$300,000	\$18.60	\$18.60	\$31.20	\$44.70	\$77.10	\$126.00	\$197.40	\$275.40	\$477.30	\$195,000	\$505.64	\$150,000	\$1,100.40
\$310,000	\$19.22	\$19.22	\$32.24	\$46.19	\$79.67	\$130.20	\$203.98	\$284.58	\$493.21	\$201,500	\$522.49	\$155,000	\$1,137.08
\$320,000	\$19.84	\$19.84	\$33.28	\$47.68	\$82.24	\$134.40	\$210.56	\$293.76	\$509.12	\$208,000	\$539.34	\$160,000	\$1,173.76
\$330,000	\$20.46	\$20.46	\$34.32	\$49.17	\$84.81	\$138.60	\$217.14	\$302.94	\$525.03	\$214,500	\$556.20	\$165,000	\$1,210.44
\$340,000	\$21.08	\$21.08	\$35.36	\$50.66	\$87.38	\$142.80	\$223.72	\$312.12	\$540.94	\$221,000	\$573.06	\$170,000	\$1,247.12
\$350,000	\$21.70	\$21.70	\$36.40	\$52.15	\$89.95	\$147.00	\$230.30	\$321.30	\$556.85	\$227,500	\$589.91	\$175,000	\$1,283.80
\$360,000	\$22.32	\$22.32	\$37.44	\$53.64	\$92.52	\$151.20	\$236.88	\$330.48	\$572.76	\$234,000	\$606.76	\$180,000	\$1,320.48
\$370,000	\$22.94	\$22.94	\$38.48	\$55.13	\$95.09	\$155.40	\$243.46	\$339.66	\$588.67	\$240,500	\$623.62	\$185,000	\$1,357.16
\$380,000	\$23.56	\$23.56	\$39.52	\$56.62	\$97.66	\$159.60	\$250.04	\$348.84	\$604.58	\$247,000	\$640.48	\$190,000	\$1,393.84
\$390,000	\$24.18	\$24.18	\$40.56	\$58.11	\$100.23	\$163.80	\$256.62	\$358.02	\$620.49	\$253,500	\$657.32	\$195,000	\$1,430.52
\$400,000	\$24.80	\$24.80	\$41.60	\$59.60	\$102.80	\$168.00	\$263.20	\$367.20	\$636.40	\$260,000	\$674.18	\$200,000	\$1,467.20
\$410,000	\$25.42	\$25.42	\$42.64	\$61.09	\$105.37	\$172.20	\$269.78	\$376.38	\$652.31	\$266,500	\$691.04	\$205,000	\$1,503.88
\$420,000	\$26.04	\$26.04	\$43.68	\$62.58	\$107.94	\$176.40	\$276.36	\$385.56	\$668.22	\$273,000	\$707.89	\$210,000	\$1,540.56
\$430,000	\$26.66	\$26.66	\$44.72	\$64.07	\$110.51	\$180.60	\$282.94	\$394.74	\$684.13	\$279,500	\$724.74	\$215,000	\$1,577.24
\$440,000	\$27.28	\$27.28	\$45.76	\$65.56	\$113.08	\$184.80	\$289.52	\$403.92	\$700.04	\$286,000	\$741.60	\$220,000	\$1,613.92
\$450,000	\$27.90	\$27.90	\$46.80	\$67.05	\$115.65	\$189.00	\$296.10	\$413.10	\$715.95	\$292,500	\$758.46	\$225,000	\$1,650.60
\$460,000	\$28.52	\$28.52	\$47.84	\$68.54	\$118.22	\$193.20	\$302.68	\$422.28	\$731.86	\$299,000	\$775.31	\$230,000	\$1,687.28
\$470,000	\$29.14	\$29.14	\$48.88	\$70.03	\$120.79	\$197.40	\$309.26	\$431.46	\$747.77	\$305,500	\$792.16	\$235,000	\$1,723.96
\$480,000	\$29.76	\$29.76	\$49.92	\$71.52	\$123.36	\$201.60	\$315.84	\$440.64	\$763.68	\$312,000	\$809.02	\$240,000	\$1,760.64
\$490,000	\$30.38	\$30.38	\$50.96	\$73.01	\$125.93	\$205.80	\$322.42	\$449.82	\$779.59	\$318,500	\$825.87	\$245,000	\$1,797.32
\$500,000	\$31.00	\$31.00	\$52.00	\$74.50	\$128.50	\$210.00	\$329.00	\$459.00	\$795.50	\$325,000	\$842.73	\$250,000	\$1,834.00

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

## National Seating and Mobility, Inc.

### Voluntary-term life/AD&D - spouse

Estimated spouse monthly premium amounts  
End of the rate guarantee period: 12/31/2023

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$5,000	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$3,250	\$0.80	\$2,500	\$0.62
\$10,000	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$6,500	\$1.60	\$5,000	\$1.23
\$15,000	\$3.70	\$3.70	\$3.70	\$3.70	\$3.70	\$3.70	\$3.70	\$3.70	\$3.70	\$9,750	\$2.40	\$7,500	\$1.85
\$20,000	\$4.93	\$4.93	\$4.93	\$4.93	\$4.93	\$4.93	\$4.93	\$4.93	\$4.93	\$13,000	\$3.20	\$10,000	\$2.46
\$25,000	\$6.16	\$6.16	\$6.16	\$6.16	\$6.16	\$6.16	\$6.16	\$6.16	\$6.16	\$16,250	\$4.00	\$12,500	\$3.08
\$30,000	\$7.39	\$7.39	\$7.39	\$7.39	\$7.39	\$7.39	\$7.39	\$7.39	\$7.39	\$19,500	\$4.80	\$15,000	\$3.70
\$35,000	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$22,750	\$5.61	\$17,500	\$4.31
\$40,000	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$26,000	\$6.41	\$20,000	\$4.93
\$45,000	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$29,250	\$7.21	\$22,500	\$5.54
\$50,000	\$12.32	\$12.32	\$12.32	\$12.32	\$12.32	\$12.32	\$12.32	\$12.32	\$12.32	\$32,500	\$8.01	\$25,000	\$6.16
\$55,000	\$13.55	\$13.55	\$13.55	\$13.55	\$13.55	\$13.55	\$13.55	\$13.55	\$13.55	\$35,750	\$8.81	\$27,500	\$6.78
\$60,000	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$39,000	\$9.61	\$30,000	\$7.39
\$65,000	\$16.02	\$16.02	\$16.02	\$16.02	\$16.02	\$16.02	\$16.02	\$16.02	\$16.02	\$42,250	\$10.41	\$32,500	\$8.01
\$70,000	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$45,500	\$11.21	\$35,000	\$8.62
\$75,000	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$48,750	\$12.01	\$37,500	\$9.24
\$80,000	\$19.71	\$19.71	\$19.71	\$19.71	\$19.71	\$19.71	\$19.71	\$19.71	\$19.71	\$52,000	\$12.81	\$40,000	\$9.86
\$85,000	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$55,250	\$13.61	\$42,500	\$10.47
\$90,000	\$22.18	\$22.18	\$22.18	\$22.18	\$22.18	\$22.18	\$22.18	\$22.18	\$22.18	\$58,500	\$14.41	\$45,000	\$11.09
\$95,000	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$61,750	\$15.22	\$47,500	\$11.70
\$100,000	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$65,000	\$16.02	\$50,000	\$12.32
\$105,000	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$68,250	\$16.82	\$52,500	\$12.94
\$110,000	\$27.10	\$27.10	\$27.10	\$27.10	\$27.10	\$27.10	\$27.10	\$27.10	\$27.10	\$71,500	\$17.62	\$55,000	\$13.55
\$115,000	\$28.34	\$28.34	\$28.34	\$28.34	\$28.34	\$28.34	\$28.34	\$28.34	\$28.34	\$74,750	\$18.42	\$57,500	\$14.17
\$120,000	\$29.57	\$29.57	\$29.57	\$29.57	\$29.57	\$29.57	\$29.57	\$29.57	\$29.57	\$78,000	\$19.22	\$60,000	\$14.78
\$125,000	\$30.80	\$30.80	\$30.80	\$30.80	\$30.80	\$30.80	\$30.80	\$30.80	\$30.80	\$81,250	\$20.02	\$62,500	\$15.40
\$130,000	\$32.03	\$32.03	\$32.03	\$32.03	\$32.03	\$32.03	\$32.03	\$32.03	\$32.03	\$84,500	\$20.82	\$65,000	\$16.02
\$135,000	\$33.26	\$33.26	\$33.26	\$33.26	\$33.26	\$33.26	\$33.26	\$33.26	\$33.26	\$87,750	\$21.62	\$67,500	\$16.63
\$140,000	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$91,000	\$22.42	\$70,000	\$17.25
\$145,000	\$35.73	\$35.73	\$35.73	\$35.73	\$35.73	\$35.73	\$35.73	\$35.73	\$35.73	\$94,250	\$23.22	\$72,500	\$17.86
\$150,000	\$36.96	\$36.96	\$36.96	\$36.96	\$36.96	\$36.96	\$36.96	\$36.96	\$36.96	\$97,500	\$24.02	\$75,000	\$18.48
\$155,000	\$38.19	\$38.19	\$38.19	\$38.19	\$38.19	\$38.19	\$38.19	\$38.19	\$38.19	\$100,750	\$24.82	\$77,500	\$19.10
\$160,000	\$39.42	\$39.42	\$39.42	\$39.42	\$39.42	\$39.42	\$39.42	\$39.42	\$39.42	\$104,000	\$25.63	\$80,000	\$19.71
\$165,000	\$40.66	\$40.66	\$40.66	\$40.66	\$40.66	\$40.66	\$40.66	\$40.66	\$40.66	\$107,250	\$26.43	\$82,500	\$20.33
\$170,000	\$41.89	\$41.89	\$41.89	\$41.89	\$41.89	\$41.89	\$41.89	\$41.89	\$41.89	\$110,500	\$27.23	\$85,000	\$20.94
\$175,000	\$43.12	\$43.12	\$43.12	\$43.12	\$43.12	\$43.12	\$43.12	\$43.12	\$43.12	\$113,750	\$28.03	\$87,500	\$21.56
\$180,000	\$44.35	\$44.35	\$44.35	\$44.35	\$44.35	\$44.35	\$44.35	\$44.35	\$44.35	\$117,000	\$28.83	\$90,000	\$22.18
\$185,000	\$45.58	\$45.58	\$45.58	\$45.58	\$45.58	\$45.58	\$45.58	\$45.58	\$45.58	\$120,250	\$29.63	\$92,500	\$22.79
\$190,000	\$46.82	\$46.82	\$46.82	\$46.82	\$46.82	\$46.82	\$46.82	\$46.82	\$46.82	\$123,500	\$30.43	\$95,000	\$23.41
\$195,000	\$48.05	\$48.05	\$48.05	\$48.05	\$48.05	\$48.05	\$48.05	\$48.05	\$48.05	\$126,750	\$31.23	\$97,500	\$24.02
\$200,000	\$49.28	\$49.28	\$49.28	\$49.28	\$49.28	\$49.28	\$49.28	\$49.28	\$49.28	\$130,000	\$32.03	\$100,000	\$24.64
\$205,000	\$50.51	\$50.51	\$50.51	\$50.51	\$50.51	\$50.51	\$50.51	\$50.51	\$50.51	\$133,250	\$32.83	\$102,500	\$25.26
\$210,000	\$51.74	\$51.74	\$51.74	\$51.74	\$51.74	\$51.74	\$51.74	\$51.74	\$51.74	\$136,500	\$33.63	\$105,000	\$25.87
\$215,000	\$52.98	\$52.98	\$52.98	\$52.98	\$52.98	\$52.98	\$52.98	\$52.98	\$52.98	\$139,750	\$34.43	\$107,500	\$26.49
\$220,000	\$54.21	\$54.21	\$54.21	\$54.21	\$54.21	\$54.21	\$54.21	\$54.21	\$54.21	\$143,000	\$35.24	\$110,000	\$27.10
\$225,000	\$55.44	\$55.44	\$55.44	\$55.44	\$55.44	\$55.44	\$55.44	\$55.44	\$55.44	\$146,250	\$36.04	\$112,500	\$27.72
\$230,000	\$56.67	\$56.67	\$56.67	\$56.67	\$56.67	\$56.67	\$56.67	\$56.67	\$56.67	\$149,500	\$36.84	\$115,000	\$28.34
\$235,000	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$57.90	\$152,750	\$37.64	\$117,500	\$28.95
\$240,000	\$59.14	\$59.14	\$59.14	\$59.14	\$59.14	\$59.14	\$59.14	\$59.14	\$59.14	\$156,000	\$38.44	\$120,000	\$29.57
\$245,000	\$60.37	\$60.37	\$60.37	\$60.37	\$60.37	\$60.37	\$60.37	\$60.37	\$60.37	\$159,250	\$39.24	\$122,500	\$30.18
\$250,000	\$61.60	\$61.60	\$61.60	\$61.60	\$61.60	\$61.60	\$61.60	\$61.60	\$61.60	\$162,500	\$40.04	\$125,000	\$30.80

Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

\$2,000	\$0.92
\$4,000	\$1.84
\$6,000	\$2.76
\$8,000	\$3.68
\$10,000	\$4.60

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.