

RELIANCE STANDARD

Rich Township High School District 227 Voluntary Group Term Life and Ad&d Insurance Rates

Scheduled Benefit:

Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below. For employees age 75 and older: Benefit amounts reduce according to the age-based reduction chart shown in the plan highlights. When selecting an amount of insurance, you must select a pre age 75 amount.

Employee/Spouse premiums

To Find you and your spouses premium:

- Determine your age band: Your age = your age at your last birthday
- Select your benefit amount
- Spouse premium: Repeat the steps above for your spouse at his/her last birthday. Your spouse must be under age 70 to be
- Employee and spouse rates change as insured moves from one age bracket to the next.

Monthly Premiums

| Benefit Amount | Age 0-29 | 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+ |
|----------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| \$10,000 | \$0.70 | \$0.75 | \$1.05 | \$1.65 | \$2.65 | \$4.55 | \$7.40 | \$9.05 | \$13.15 | \$25.15 |
| \$20,000 | \$1.40 | \$1.50 | \$2.10 | \$3.30 | \$5.30 | \$9.10 | \$14.80 | \$18.10 | \$26.30 | \$50.30 |
| \$30,000 | \$2.10 | \$2.25 | \$3.15 | \$4.95 | \$7.95 | \$13.65 | \$22.20 | \$27.15 | \$39.45 | \$75.45 |
| \$40,000 | \$2.80 | \$3.00 | \$4.20 | \$6.60 | \$10.60 | \$18.20 | \$29.60 | \$36.20 | \$52.60 | \$100.60 |
| \$50,000 | \$3.50 | \$3.75 | \$5.25 | \$8.25 | \$13.25 | \$22.75 | \$37.00 | \$45.25 | \$65.75 | \$125.75 |
| \$60,000 | \$4.20 | \$4.50 | \$6.30 | \$9.90 | \$15.90 | \$27.30 | \$44.40 | \$54.30 | \$78.90 | \$150.90 |
| \$70,000 | \$4.90 | \$5.25 | \$7.35 | \$11.55 | \$18.55 | \$31.85 | \$51.80 | \$63.35 | \$92.05 | \$176.05 |
| \$80,000 | \$5.60 | \$6.00 | \$8.40 | \$13.20 | \$21.20 | \$36.40 | \$59.20 | \$72.40 | \$105.20 | \$201.20 |
| \$90,000 | \$6.30 | \$6.75 | \$9.45 | \$14.85 | \$23.85 | \$40.95 | \$66.60 | \$81.45 | \$118.35 | \$226.35 |
| \$100,000 | \$7.00 | \$7.50 | \$10.50 | \$16.50 | \$26.50 | \$45.50 | \$74.00 | \$90.50 | \$131.50 | \$251.50 |
| \$110,000 | \$7.70 | \$8.25 | \$11.55 | \$18.15 | \$29.15 | \$50.05 | \$81.40 | \$99.55 | \$144.65 | \$276.65 |
| \$120,000 | \$8.40 | \$9.00 | \$12.60 | \$19.80 | \$31.80 | \$54.60 | \$88.80 | \$108.60 | \$157.80 | \$301.80 |
| \$130,000 | \$9.10 | \$9.75 | \$13.65 | \$21.45 | \$34.45 | \$59.15 | \$96.20 | \$117.65 | \$170.95 | \$326.95 |
| \$140,000 | \$9.80 | \$10.50 | \$14.70 | \$23.10 | \$37.10 | \$63.70 | \$103.60 | \$126.70 | \$184.10 | \$352.10 |
| \$150,000 | \$10.50 | \$11.25 | \$15.75 | \$24.75 | \$39.75 | \$68.25 | \$111.00 | \$135.75 | \$197.25 | \$377.25 |
| \$160,000 | \$11.20 | \$12.00 | \$16.80 | \$26.40 | \$42.40 | \$72.80 | \$118.40 | \$144.80 | \$210.40 | \$402.40 |
| \$170,000 | \$11.90 | \$12.75 | \$17.85 | \$28.05 | \$45.05 | \$77.35 | \$125.80 | \$153.85 | \$223.55 | \$427.55 |
| \$180,000 | \$12.60 | \$13.50 | \$18.90 | \$29.70 | \$47.70 | \$81.90 | \$133.20 | \$162.90 | \$236.70 | \$452.70 |
| \$190,000 | \$13.30 | \$14.25 | \$19.95 | \$31.35 | \$50.35 | \$86.45 | \$140.60 | \$171.95 | \$249.85 | \$477.85 |
| \$200,000 | \$14.00 | \$15.00 | \$21.00 | \$33.00 | \$53.00 | \$91.00 | \$148.00 | \$181.00 | \$263.00 | \$503.00 |
| \$210,000 | \$14.70 | \$15.75 | \$22.05 | \$34.65 | \$55.65 | \$95.55 | \$155.40 | \$190.05 | \$276.15 | \$528.15 |
| \$220,000 | \$15.40 | \$16.50 | \$23.10 | \$36.30 | \$58.30 | \$100.10 | \$162.80 | \$199.10 | \$289.30 | \$553.30 |
| \$230,000 | \$16.10 | \$17.25 | \$24.15 | \$37.95 | \$60.95 | \$104.65 | \$170.20 | \$208.15 | \$302.45 | \$578.45 |
| \$240,000 | \$16.80 | \$18.00 | \$25.20 | \$39.60 | \$63.60 | \$109.20 | \$177.60 | \$217.20 | \$315.60 | \$603.60 |
| \$250,000 | \$17.50 | \$18.75 | \$26.25 | \$41.25 | \$66.25 | \$113.75 | \$185.00 | \$226.25 | \$328.75 | \$628.75 |
| \$260,000 | \$18.20 | \$19.50 | \$27.30 | \$42.90 | \$68.90 | \$118.30 | \$192.40 | \$235.30 | \$341.90 | \$653.90 |
| \$270,000 | \$18.90 | \$20.25 | \$28.35 | \$44.55 | \$71.55 | \$122.85 | \$199.80 | \$244.35 | \$355.05 | \$679.05 |
| \$280,000 | \$19.60 | \$21.00 | \$29.40 | \$46.20 | \$74.20 | \$127.40 | \$207.20 | \$253.40 | \$368.20 | \$704.20 |
| \$290,000 | \$20.30 | \$21.75 | \$30.45 | \$47.85 | \$76.85 | \$131.95 | \$214.60 | \$262.45 | \$381.35 | \$729.35 |
| \$300,000 | \$21.00 | \$22.50 | \$31.50 | \$49.50 | \$79.50 | \$136.50 | \$222.00 | \$271.50 | \$394.50 | \$754.50 |

Rates are subject to change.

RELIANCE STANDARD

| Benefit Amount | Age 0-29 | 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+ |
|----------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| \$310,000 | \$21.70 | \$23.25 | \$32.55 | \$51.15 | \$82.15 | \$141.05 | \$229.40 | \$280.55 | \$407.65 | \$779.65 |
| \$320,000 | \$22.40 | \$24.00 | \$33.60 | \$52.80 | \$84.80 | \$145.60 | \$236.80 | \$289.60 | \$420.80 | \$804.80 |
| \$330,000 | \$23.10 | \$24.75 | \$34.65 | \$54.45 | \$87.45 | \$150.15 | \$244.20 | \$298.65 | \$433.95 | \$829.95 |
| \$340,000 | \$23.80 | \$25.50 | \$35.70 | \$56.10 | \$90.10 | \$154.70 | \$251.60 | \$307.70 | \$447.10 | \$855.10 |
| \$350,000 | \$24.50 | \$26.25 | \$36.75 | \$57.75 | \$92.75 | \$159.25 | \$259.00 | \$316.75 | \$460.25 | \$880.25 |
| \$360,000 | \$25.20 | \$27.00 | \$37.80 | \$59.40 | \$95.40 | \$163.80 | \$266.40 | \$325.80 | \$473.40 | \$905.40 |
| \$370,000 | \$25.90 | \$27.75 | \$38.85 | \$61.05 | \$98.05 | \$168.35 | \$273.80 | \$334.85 | \$486.55 | \$930.55 |
| \$380,000 | \$26.60 | \$28.50 | \$39.90 | \$62.70 | \$100.70 | \$172.90 | \$281.20 | \$343.90 | \$499.70 | \$955.70 |
| \$390,000 | \$27.30 | \$29.25 | \$40.95 | \$64.35 | \$103.35 | \$177.45 | \$288.60 | \$352.95 | \$512.85 | \$980.85 |
| \$400,000 | \$28.00 | \$30.00 | \$42.00 | \$66.00 | \$106.00 | \$182.00 | \$296.00 | \$362.00 | \$526.00 | \$1,006.00 |
| \$410,000 | \$28.70 | \$30.75 | \$43.05 | \$67.65 | \$108.65 | \$186.55 | \$303.40 | \$371.05 | \$539.15 | \$1,031.15 |
| \$420,000 | \$29.40 | \$31.50 | \$44.10 | \$69.30 | \$111.30 | \$191.10 | \$310.80 | \$380.10 | \$552.30 | \$1,056.30 |
| \$440,000 | \$30.80 | \$33.00 | \$46.20 | \$72.60 | \$116.60 | \$200.20 | \$325.60 | \$398.20 | \$578.60 | \$1,106.60 |
| \$450,000 | \$31.50 | \$33.75 | \$47.25 | \$74.25 | \$119.25 | \$204.75 | \$333.00 | \$407.25 | \$591.75 | \$1,131.75 |
| \$460,000 | \$32.20 | \$34.50 | \$48.30 | \$75.90 | \$121.90 | \$209.30 | \$340.40 | \$416.30 | \$604.90 | \$1,156.90 |
| \$470,000 | \$32.90 | \$35.25 | \$49.35 | \$77.55 | \$124.55 | \$213.85 | \$347.80 | \$425.35 | \$618.05 | \$1,182.05 |
| \$480,000 | \$33.60 | \$36.00 | \$50.40 | \$79.20 | \$127.20 | \$218.40 | \$355.20 | \$434.40 | \$631.20 | \$1,207.20 |
| \$490,000 | \$34.30 | \$36.75 | \$51.45 | \$80.85 | \$129.85 | \$222.95 | \$362.60 | \$443.45 | \$644.35 | \$1,232.35 |
| \$500,000 | \$35.00 | \$37.50 | \$52.50 | \$82.50 | \$132.50 | \$227.50 | \$370.00 | \$452.50 | \$657.50 | \$1,257.50 |

| Benefit Amount | Premium |
|----------------|---------|
| \$2,500 | \$0.46 |
| \$5,000 | \$0.90 |
| \$7,500 | \$1.33 |
| \$10,000 | \$1.77 |

(One rate and benefit amount for all eligible children in family regardless of number)

Premium Calculation (Add your elections here)

| | |
|----------------------|--|
| Employee premium | |
| Spouse Premium | |
| Dependant Premium | |
| Total Premium | |

Please read this important information:

- You may not have coverage both as an employee and as a dependant
- Only one insured may cover the eligible dependant children
- Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with Reliance Standard under the master group policy. Insurance over that amount will be void and the premium refunded.

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