

# Whole Life Insurance

## Employee/Spouse Non-Tobacco

(Includes Total Disability Payor Waiver of Premium Rider and Accidental Death Rider)

### Policy Limits

<b>Employee</b> \$100,000 - Ages 18-50 \$60,000 - Ages 51-65 or up to \$250,000 - Ages 18-80 with Evidence of Insurability	<b>Working Spouse</b> \$50,000 - Ages 18-50 \$30,000 - Ages 51-65 or up to \$150,000 - Ages 18-80 with Evidence of Insurability	<b>Non-Working Spouse</b> \$25,000 - Ages 18-65 or up to \$50,000 - Ages 18-80 with Evidence of Insurability	<b>Children</b> \$20,000 - Ages 0-18 or up to \$50,000 - Ages 0-25 with Evidence of Insurability
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Consult with your Benefits Counselor for Cash Value Projections at Age 65

(Spouse May Not Select More Than 50% of Amount of Insurance Selected By Employee Unless Evidence of Insurability Form Completed)

### Weekly Premiums

Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000
18	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
19	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
20	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
21	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
22	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
23	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
24	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
25	\$1.52	\$3.05	\$3.81	\$4.57	\$6.09	\$7.61	\$9.14	\$10.66	\$11.42	\$12.18	\$13.70	\$15.23
26	\$1.84	\$3.69	\$4.61	\$5.53	\$7.37	\$9.21	\$11.06	\$12.90	\$13.82	\$14.74	\$16.58	\$18.43
27	\$1.84	\$3.69	\$4.61	\$5.53	\$7.37	\$9.21	\$11.06	\$12.90	\$13.82	\$14.74	\$16.58	\$18.43
28	\$1.84	\$3.69	\$4.61	\$5.53	\$7.37	\$9.21	\$11.06	\$12.90	\$13.82	\$14.74	\$16.58	\$18.43
29	\$1.84	\$3.69	\$4.61	\$5.53	\$7.37	\$9.21	\$11.06	\$12.90	\$13.82	\$14.74	\$16.58	\$18.43
30	\$1.84	\$3.69	\$4.61	\$5.53	\$7.37	\$9.21	\$11.06	\$12.90	\$13.82	\$14.74	\$16.58	\$18.43
31	\$2.28	\$4.57	\$5.71	\$6.85	\$9.13	\$11.41	\$13.70	\$15.98	\$17.12	\$18.26	\$20.54	\$22.83
32	\$2.28	\$4.57	\$5.71	\$6.85	\$9.13	\$11.41	\$13.70	\$15.98	\$17.12	\$18.26	\$20.54	\$22.83
33	\$2.28	\$4.57	\$5.71	\$6.85	\$9.13	\$11.41	\$13.70	\$15.98	\$17.12	\$18.26	\$20.54	\$22.83
34	\$2.28	\$4.57	\$5.71	\$6.85	\$9.13	\$11.41	\$13.70	\$15.98	\$17.12	\$18.26	\$20.54	\$22.83
35	\$2.28	\$4.57	\$5.71	\$6.85	\$9.13	\$11.41	\$13.70	\$15.98	\$17.12	\$18.26	\$20.54	\$22.83
36	\$2.90	\$5.80	\$7.24	\$8.69	\$11.59	\$14.49	\$17.39	\$20.28	\$21.73	\$23.18	\$26.08	\$28.98
37	\$2.90	\$5.80	\$7.24	\$8.69	\$11.59	\$14.49	\$17.39	\$20.28	\$21.73	\$23.18	\$26.08	\$28.98
38	\$2.90	\$5.80	\$7.24	\$8.69	\$11.59	\$14.49	\$17.39	\$20.28	\$21.73	\$23.18	\$26.08	\$28.98
39	\$2.90	\$5.80	\$7.24	\$8.69	\$11.59	\$14.49	\$17.39	\$20.28	\$21.73	\$23.18	\$26.08	\$28.98
40	\$2.90	\$5.80	\$7.24	\$8.69	\$11.59	\$14.49	\$17.39	\$20.28	\$21.73	\$23.18	\$26.08	\$28.98
41	\$3.72	\$7.43	\$9.29	\$11.15	\$14.86	\$18.58	\$22.29	\$26.01	\$27.86	\$29.72	\$33.44	\$37.15
42	\$3.72	\$7.43	\$9.29	\$11.15	\$14.86	\$18.58	\$22.29	\$26.01	\$27.86	\$29.72	\$33.44	\$37.15
43	\$3.72	\$7.43	\$9.29	\$11.15	\$14.86	\$18.58	\$22.29	\$26.01	\$27.86	\$29.72	\$33.44	\$37.15
44	\$3.72	\$7.43	\$9.29	\$11.15	\$14.86	\$18.58	\$22.29	\$26.01	\$27.86	\$29.72	\$33.44	\$37.15
45	\$3.72	\$7.43	\$9.29	\$11.15	\$14.86	\$18.58	\$22.29	\$26.01	\$27.86	\$29.72	\$33.44	\$37.15
46	\$4.89	\$9.79	\$12.23	\$14.68	\$19.57	\$24.46	\$29.36	\$34.25	\$36.69	\$39.14	\$44.03	\$48.93
47	\$4.89	\$9.79	\$12.23	\$14.68	\$19.57	\$24.46	\$29.36	\$34.25	\$36.69	\$39.14	\$44.03	\$48.93
48	\$4.89	\$9.79	\$12.23	\$14.68	\$19.57	\$24.46	\$29.36	\$34.25	\$36.69	\$39.14	\$44.03	\$48.93
49	\$4.89	\$9.79	\$12.23	\$14.68	\$19.57	\$24.46	\$29.36	\$34.25	\$36.69	\$39.14	\$44.03	\$48.93
50	\$4.89	\$9.79	\$12.23	\$14.68	\$19.57	\$24.46	\$29.36	\$34.25	\$36.69	\$39.14	\$44.03	\$48.93
51	\$6.67	\$13.33	\$16.66	\$20.00	\$26.66	\$33.33	\$39.99	\$46.66	\$49.99	\$53.32	\$59.99	\$66.65
52	\$6.67	\$13.33	\$16.66	\$20.00	\$26.66	\$33.33	\$39.99	\$46.66	\$49.99	\$53.32	\$59.99	\$66.65
53	\$6.67	\$13.33	\$16.66	\$20.00	\$26.66	\$33.33	\$39.99	\$46.66	\$49.99	\$53.32	\$59.99	\$66.65
54	\$6.67	\$13.33	\$16.66	\$20.00	\$26.66	\$33.33	\$39.99	\$46.66	\$49.99	\$53.32	\$59.99	\$66.65
55	\$6.67	\$13.33	\$16.66	\$20.00	\$26.66	\$33.33	\$39.99	\$46.66	\$49.99	\$53.32	\$59.99	\$66.65
56	\$8.75	\$17.50	\$21.88	\$26.25	\$35.00	\$43.75	\$52.50	\$61.25	\$65.63	\$70.00	\$78.75	\$87.50
57	\$8.75	\$17.50	\$21.88	\$26.25	\$35.00	\$43.75	\$52.50	\$61.25	\$65.63	\$70.00	\$78.75	\$87.50
58	\$8.75	\$17.50	\$21.88	\$26.25	\$35.00	\$43.75	\$52.50	\$61.25	\$65.63	\$70.00	\$78.75	\$87.50
59	\$8.75	\$17.50	\$21.88	\$26.25	\$35.00	\$43.75	\$52.50	\$61.25	\$65.63	\$70.00	\$78.75	\$87.50
60	\$8.75	\$17.50	\$21.88	\$26.25	\$35.00	\$43.75	\$52.50	\$61.25	\$65.63	\$70.00	\$78.75	\$87.50
61	\$12.49	\$24.99	\$31.23	\$37.48	\$49.97	\$62.46	\$74.96	\$87.45	\$93.69	\$99.94	\$112.43	\$124.93
62	\$12.49	\$24.99	\$31.23	\$37.48	\$49.97	\$62.46	\$74.96	\$87.45	\$93.69	\$99.94	\$112.43	\$124.93
63	\$12.49	\$24.99	\$31.23	\$37.48	\$49.97	\$62.46	\$74.96	\$87.45	\$93.69	\$99.94	\$112.43	\$124.93
64	\$12.49	\$24.99	\$31.23	\$37.48	\$49.97	\$62.46	\$74.96	\$87.45	\$93.69	\$99.94	\$112.43	\$124.93
65	\$12.49	\$24.99	\$31.23	\$37.48	\$49.97	\$62.46	\$74.96	\$87.45	\$93.69	\$99.94	\$112.43	\$124.93

## Whole Life Insurance - Children/Grandchildren

### Non-Tobacco

\$20,000 Individual Policy

\$2.32/Week Per Insured (Ages 0 - 18)

\$2.48/Week Per Insured (Ages 19 - 25)



# Whole Life Insurance

## Employee/Spouse

### Tobacco

(Includes Total Disability Payor Waiver of Premium Rider and Accidental Death Rider)

#### Policy Limits

<b>Employee</b> \$100,000 - Ages 18-50 \$60,000 - Ages 51-65 or up to \$250,000 - Ages 18-80 with Evidence of Insurability	<b>Working Spouse</b> \$50,000 - Ages 18-50 \$30,000 - Ages 51-65 or up to \$150,000 - Ages 18-80 with Evidence of Insurability	<b>Non-Working Spouse</b> \$25,000 - Ages 18-65 or up to \$50,000 - Ages 18-80 with Evidence of Insurability	<b>Children</b> \$20,000 - Ages 0-18 or up to \$50,000 - Ages 0-25 with Evidence of Insurability
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Consult with your Benefits Counselor for Cash Value Projections at Age 65

(Spouse May Not Select More Than 50% of Amount of Insurance Selected by Employee Unless Evidence of Insurability Form Completed)

#### Weekly Premiums

Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000
18	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
19	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
20	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
21	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
22	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
23	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
24	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
25	\$2.39	\$4.78	\$5.98	\$7.17	\$9.56	\$11.95	\$14.34	\$16.73	\$17.93	\$19.12	\$21.51	\$23.90
26	\$2.92	\$5.84	\$7.30	\$8.76	\$11.69	\$14.60	\$17.52	\$20.44	\$21.90	\$23.36	\$26.28	\$29.20
27	\$2.92	\$5.84	\$7.30	\$8.76	\$11.69	\$14.60	\$17.52	\$20.44	\$21.90	\$23.36	\$26.28	\$29.20
28	\$2.92	\$5.84	\$7.30	\$8.76	\$11.69	\$14.60	\$17.52	\$20.44	\$21.90	\$23.36	\$26.28	\$29.20
29	\$2.92	\$5.84	\$7.30	\$8.76	\$11.69	\$14.60	\$17.52	\$20.44	\$21.90	\$23.36	\$26.28	\$29.20
30	\$2.92	\$5.84	\$7.30	\$8.76	\$11.69	\$14.60	\$17.52	\$20.44	\$21.90	\$23.36	\$26.28	\$29.20
31	\$3.58	\$7.16	\$8.95	\$10.74	\$14.31	\$17.90	\$21.48	\$25.06	\$26.85	\$28.64	\$32.22	\$35.80
32	\$3.58	\$7.16	\$8.95	\$10.74	\$14.31	\$17.90	\$21.48	\$25.06	\$26.85	\$28.64	\$32.22	\$35.80
33	\$3.58	\$7.16	\$8.95	\$10.74	\$14.31	\$17.90	\$21.48	\$25.06	\$26.85	\$28.64	\$32.22	\$35.80
34	\$3.58	\$7.16	\$8.95	\$10.74	\$14.31	\$17.90	\$21.48	\$25.06	\$26.85	\$28.64	\$32.22	\$35.80
35	\$3.58	\$7.16	\$8.95	\$10.74	\$14.31	\$17.90	\$21.48	\$25.06	\$26.85	\$28.64	\$32.22	\$35.80
36	\$4.51	\$9.02	\$11.28	\$13.53	\$18.04	\$22.55	\$27.06	\$31.57	\$33.83	\$36.08	\$40.59	\$45.10
37	\$4.51	\$9.02	\$11.28	\$13.53	\$18.04	\$22.55	\$27.06	\$31.57	\$33.83	\$36.08	\$40.59	\$45.10
38	\$4.51	\$9.02	\$11.28	\$13.53	\$18.04	\$22.55	\$27.06	\$31.57	\$33.83	\$36.08	\$40.59	\$45.10
39	\$4.51	\$9.02	\$11.28	\$13.53	\$18.04	\$22.55	\$27.06	\$31.57	\$33.83	\$36.08	\$40.59	\$45.10
40	\$4.51	\$9.02	\$11.28	\$13.53	\$18.04	\$22.55	\$27.06	\$31.57	\$33.83	\$36.08	\$40.59	\$45.10
41	\$5.78	\$11.56	\$14.45	\$17.34	\$23.10	\$28.90	\$34.68	\$40.46	\$43.35	\$46.24	\$52.02	\$57.80
42	\$5.78	\$11.56	\$14.45	\$17.34	\$23.10	\$28.90	\$34.68	\$40.46	\$43.35	\$46.24	\$52.02	\$57.80
43	\$5.78	\$11.56	\$14.45	\$17.34	\$23.10	\$28.90	\$34.68	\$40.46	\$43.35	\$46.24	\$52.02	\$57.80
44	\$5.78	\$11.56	\$14.45	\$17.34	\$23.10	\$28.90	\$34.68	\$40.46	\$43.35	\$46.24	\$52.02	\$57.80
45	\$5.78	\$11.56	\$14.45	\$17.34	\$23.10	\$28.90	\$34.68	\$40.46	\$43.35	\$46.24	\$52.02	\$57.80
46	\$7.48	\$14.96	\$18.70	\$22.44	\$29.88	\$37.40	\$44.88	\$52.36	\$56.10	\$59.84	\$67.32	\$74.80
47	\$7.48	\$14.96	\$18.70	\$22.44	\$29.88	\$37.40	\$44.88	\$52.36	\$56.10	\$59.84	\$67.32	\$74.80
48	\$7.48	\$14.96	\$18.70	\$22.44	\$29.88	\$37.40	\$44.88	\$52.36	\$56.10	\$59.84	\$67.32	\$74.80
49	\$7.48	\$14.96	\$18.70	\$22.44	\$29.88	\$37.40	\$44.88	\$52.36	\$56.10	\$59.84	\$67.32	\$74.80
50	\$7.48	\$14.96	\$18.70	\$22.44	\$29.88	\$37.40	\$44.88	\$52.36	\$56.10	\$59.84	\$67.32	\$74.80
51	\$9.83	\$19.66	\$24.58	\$29.49	\$39.32	\$49.15	\$58.98	\$68.81	\$73.73	\$78.64	\$88.47	\$98.30
52	\$9.83	\$19.66	\$24.58	\$29.49	\$39.32	\$49.15	\$58.98	\$68.81	\$73.73	\$78.64	\$88.47	\$98.30
53	\$9.83	\$19.66	\$24.58	\$29.49	\$39.32	\$49.15	\$58.98	\$68.81	\$73.73	\$78.64	\$88.47	\$98.30
54	\$9.83	\$19.66	\$24.58	\$29.49	\$39.32	\$49.15	\$58.98	\$68.81	\$73.73	\$78.64	\$88.47	\$98.30
55	\$9.83	\$19.66	\$24.58	\$29.49	\$39.32	\$49.15	\$58.98	\$68.81	\$73.73	\$78.64	\$88.47	\$98.30
56	\$12.26	\$24.52	\$30.65	\$36.78	\$49.05	\$61.30	\$73.56	\$85.82	\$91.95	\$98.08	\$110.34	\$122.60
57	\$12.26	\$24.52	\$30.65	\$36.78	\$49.05	\$61.30	\$73.56	\$85.82	\$91.95	\$98.08	\$110.34	\$122.60
58	\$12.26	\$24.52	\$30.65	\$36.78	\$49.05	\$61.30	\$73.56	\$85.82	\$91.95	\$98.08	\$110.34	\$122.60
59	\$12.26	\$24.52	\$30.65	\$36.78	\$49.05	\$61.30	\$73.56	\$85.82	\$91.95	\$98.08	\$110.34	\$122.60
60	\$12.26	\$24.52	\$30.65	\$36.78	\$49.05	\$61.30	\$73.56	\$85.82	\$91.95	\$98.08	\$110.34	\$122.60
61	\$16.15	\$32.30	\$40.38	\$48.45	\$64.61	\$80.75	\$96.90	\$113.05	\$121.13	\$129.20	\$145.35	\$161.50
62	\$16.15	\$32.30	\$40.38	\$48.45	\$64.61	\$80.75	\$96.90	\$113.05	\$121.13	\$129.20	\$145.35	\$161.50
63	\$16.15	\$32.30	\$40.38	\$48.45	\$64.61	\$80.75	\$96.90	\$113.05	\$121.13	\$129.20	\$145.35	\$161.50
64	\$16.15	\$32.30	\$40.38	\$48.45	\$64.61	\$80.75	\$96.90	\$113.05	\$121.13	\$129.20	\$145.35	\$161.50
65	\$16.15	\$32.30	\$40.38	\$48.45	\$64.61	\$80.75	\$96.90	\$113.05	\$121.13	\$129.20	\$145.35	\$161.50

## Whole Life - Children/Grandchildren

### Tobacco

\$20,000 Individual Policy

\$4.14/Week Per Insured (Ages 19-25)