

Supplemental Life and Accidental Death and Dismemberment Insurance  
 Monthly Premium Amounts - Underwritten by Prudential  
 Rates Effective July 1, 2005

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
Under 25	\$0.22	\$0.52	\$0.82	\$1.12	\$1.42	\$1.72	\$2.02	\$2.32	\$2.62	\$2.92
25 to 29	\$0.22	\$0.52	\$0.82	\$1.12	\$1.42	\$1.72	\$2.02	\$2.32	\$2.62	\$2.92
30 to 34	\$0.30	\$0.70	\$1.10	\$1.50	\$1.90	\$2.30	\$2.70	\$3.10	\$3.50	\$3.90
35 to 39	\$0.37	\$0.87	\$1.37	\$1.87	\$2.37	\$2.87	\$3.37	\$3.87	\$4.37	\$4.87
40 to 44	\$0.52	\$1.22	\$1.92	\$2.62	\$3.32	\$4.02	\$4.72	\$5.42	\$6.12	\$6.82
45 to 49	\$0.67	\$1.57	\$2.47	\$3.37	\$4.27	\$5.17	\$6.07	\$6.97	\$7.87	\$8.77
50 to 54	\$0.96	\$2.26	\$3.56	\$4.86	\$6.16	\$7.46	\$8.76	\$10.06	\$11.36	\$12.66
55 to 59	\$1.85	\$4.35	\$6.85	\$9.35	\$11.85	\$14.35	\$16.85	\$19.35	\$21.85	\$24.35
60 to 64	\$2.81	\$6.61	\$10.41	\$14.21	\$18.01	\$21.81	\$25.61	\$29.41	\$33.21	\$37.01
65 to 69	\$5.33	\$12.53	\$19.73	\$26.93	\$34.13	\$41.33	\$48.53	\$55.73	\$62.93	\$70.13
70+	\$8.66	\$20.36	\$32.06	\$43.76	\$55.46	\$67.16	\$78.86	\$90.56	\$102.26	\$113.96

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$55,000</u>	<u>\$60,000</u>	<u>\$65,000</u>	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
Under 25	\$3.22	\$3.52	\$3.82	\$4.12	\$4.42	\$4.72	\$5.02	\$5.32	\$5.62	\$5.92
25 to 29	\$3.22	\$3.52	\$3.82	\$4.12	\$4.42	\$4.72	\$5.02	\$5.32	\$5.62	\$5.92
30 to 34	\$4.30	\$4.70	\$5.10	\$5.50	\$5.90	\$6.30	\$6.70	\$7.10	\$7.50	\$7.90
35 to 39	\$5.37	\$5.87	\$6.37	\$6.87	\$7.37	\$7.87	\$8.37	\$8.87	\$9.37	\$9.87
40 to 44	\$7.52	\$8.22	\$8.92	\$9.62	\$10.32	\$11.02	\$11.72	\$12.42	\$13.12	\$13.82
45 to 49	\$9.67	\$10.57	\$11.47	\$12.37	\$13.27	\$14.17	\$15.07	\$15.97	\$16.87	\$17.77
50 to 54	\$13.96	\$15.26	\$16.56	\$17.86	\$19.16	\$20.46	\$21.76	\$23.06	\$24.36	\$25.66
55 to 59	\$26.85	\$29.35	\$31.85	\$34.35	\$36.85	\$39.35	\$41.85	\$44.35	\$46.85	\$49.35
60 to 64	\$40.81	\$44.61	\$48.41	\$52.21	\$56.01	\$59.81	\$63.61	\$67.41	\$71.21	\$75.01
65 to 69	\$77.33	\$84.53	\$91.73	\$98.93	\$106.13	\$113.33	\$120.53	\$127.73	\$134.93	\$142.13
70+	\$125.66	\$137.36	\$149.06	\$160.76	\$172.46	\$184.16	\$195.86	\$207.56	\$219.26	\$230.96

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$105,000</u>	<u>\$110,000</u>	<u>\$115,000</u>	<u>\$120,000</u>	<u>\$125,000</u>	<u>\$130,000</u>	<u>\$135,000</u>	<u>\$140,000</u>	<u>\$145,000</u>	<u>\$150,000</u>
Under 25	\$6.22	\$6.52	\$6.82	\$7.12	\$7.42	\$7.72	\$8.02	\$8.32	\$8.62	\$8.92
25 to 29	\$6.22	\$6.52	\$6.82	\$7.12	\$7.42	\$7.72	\$8.02	\$8.32	\$8.62	\$8.92
30 to 34	\$8.30	\$8.70	\$9.10	\$9.50	\$9.90	\$10.30	\$10.70	\$11.10	\$11.50	\$11.90
35 to 39	\$10.37	\$10.87	\$11.37	\$11.87	\$12.37	\$12.87	\$13.37	\$13.87	\$14.37	\$14.87
40 to 44	\$14.52	\$15.22	\$15.92	\$16.62	\$17.32	\$18.02	\$18.72	\$19.42	\$20.12	\$20.82
45 to 49	\$18.67	\$19.57	\$20.47	\$21.37	\$22.27	\$23.17	\$24.07	\$24.97	\$25.87	\$26.77
50 to 54	\$26.96	\$28.26	\$29.56	\$30.86	\$32.16	\$33.46	\$34.76	\$36.06	\$37.36	\$38.66
55 to 59	\$51.85	\$54.35	\$56.85	\$59.35	\$61.85	\$64.35	\$66.85	\$69.35	\$71.85	\$74.35
60 to 64	\$78.81	\$82.61	\$86.41	\$90.21	\$94.01	\$97.81	\$101.61	\$105.41	\$109.21	\$113.01
65 to 69	\$149.33	\$156.53	\$163.73	\$170.93	\$178.13	\$185.33	\$192.53	\$199.73	\$206.93	\$214.13
70+	\$242.66	\$254.36	\$266.06	\$277.76	\$289.46	\$301.16	\$312.86	\$324.56	\$336.26	\$347.96

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$155,000</u>	<u>\$160,000</u>	<u>\$165,000</u>	<u>\$170,000</u>	<u>\$175,000</u>	<u>\$180,000</u>	<u>\$185,000</u>	<u>\$190,000</u>	<u>\$195,000</u>	<u>\$200,000</u>
Under 25	\$9.22	\$9.52	\$9.82	\$10.12	\$10.42	\$10.72	\$11.02	\$11.32	\$11.62	\$11.92
25 to 29	\$9.22	\$9.52	\$9.82	\$10.12	\$10.42	\$10.72	\$11.02	\$11.32	\$11.62	\$11.92
30 to 34	\$12.30	\$12.70	\$13.10	\$13.50	\$13.90	\$14.30	\$14.70	\$15.10	\$15.50	\$15.90
35 to 39	\$15.37	\$15.87	\$16.37	\$16.87	\$17.37	\$17.87	\$18.37	\$18.87	\$19.37	\$19.87
40 to 44	\$21.52	\$22.22	\$22.92	\$23.62	\$24.32	\$25.02	\$25.72	\$26.42	\$27.12	\$27.82
45 to 49	\$27.67	\$28.57	\$29.47	\$30.37	\$31.27	\$32.17	\$33.07	\$33.97	\$34.87	\$35.77
50 to 54	\$39.96	\$41.26	\$42.56	\$43.86	\$45.16	\$46.46	\$47.76	\$49.06	\$50.36	\$51.66
55 to 59	\$76.85	\$79.35	\$81.85	\$84.35	\$86.85	\$89.35	\$91.85	\$94.35	\$96.85	\$99.35
60 to 64	\$116.81	\$120.61	\$124.41	\$128.21	\$132.01	\$135.81	\$139.61	\$143.41	\$147.21	\$151.01
65 to 69	\$221.33	\$228.53	\$235.73	\$242.93	\$250.13	\$257.33	\$264.53	\$271.73	\$278.93	\$286.13

70+ \$359.66 \$371.36 \$383.06 \$394.76 \$406.46 \$418.16 \$429.86 \$441.56 \$453.26 \$464.96

Dependent Supplemental Life Insurance Premiums  
 Monthly Premium Amounts  
 Rates Effective July 1, 2005

Employee Age	Total Coverage	
	\$2,000	\$5,000
Under 25	\$0.24	\$0.60
25 to 29	\$0.24	\$0.60
30 to 34	\$0.24	\$0.60
35 to 39	\$0.24	\$0.60
40 to 44	\$0.24	\$0.60
45 to 49	\$0.24	\$0.60
50 to 54	\$0.24	\$0.60
55 to 59	\$0.24	\$0.60
60 to 64	\$0.24	\$0.60
65 to 69	\$0.24	\$0.60
70 to 74	\$0.24	\$0.60
75 to 79	\$0.24	\$0.60
80 to 84	\$0.24	\$0.60
85 to 89	\$0.24	\$0.60
90+	\$0.24	\$0.60

Spouse Supplemental Life Insurance  
 Monthly Premium Amounts  
 Rates Effective July 1, 2005

Employee's Age	Spouse Total Coverage									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 25	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
25 to 29	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
30 to 34	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
35 to 39	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
40 to 44	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
45 to 49	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
50 to 54	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
55 to 59	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
60 to 64	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$26.60	\$30.40	\$34.20	\$38.00
65 to 69	\$7.20	\$14.40	\$21.60	\$28.80	\$36.00	\$43.20	\$50.40	\$57.60	\$64.80	\$72.00
70+	\$11.80	\$23.60	\$35.40	\$47.20	\$59.00	\$70.80	\$82.60	\$94.40	\$106.20	\$118.00

Employee's Age	Spouse Total Coverage									
	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 25	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
25 to 29	\$4.40	\$4.80	\$5.20	\$5.60	\$6.00	\$6.40	\$6.80	\$7.20	\$7.60	\$8.00
30 to 34	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00
35 to 39	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00
40 to 44	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
45 to 49	\$9.90	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00
50 to 54	\$14.30	\$15.60	\$16.90	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40	\$24.70	\$26.00
55 to 59	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50	\$40.00	\$42.50	\$45.00	\$47.50	\$50.00
60 to 64	\$41.80	\$45.60	\$49.40	\$53.20	\$57.00	\$60.80	\$64.60	\$68.40	\$72.20	\$76.00
65 to 69	\$79.20	\$86.40	\$93.60	\$100.80	\$108.00	\$115.20	\$122.40	\$129.60	\$136.80	\$144.00
70+	\$129.80	\$141.60	\$153.40	\$165.20	\$177.00	\$188.80	\$200.60	\$212.40	\$224.20	\$236.00