

Monthly Rates and Worksheet for SURA/ Jefferson Science Associates
Rates are guaranteed through March 31, 2011

Supplemental Life Coverage

| Employee Age as of Dec. 31 of the current year | Under 30 | 30 - 34 | 35 - 39 | 40 - 44 | 45 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70+ |
|--|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------|
| <i>Monthly rate per \$1,000 of coverage</i> | \$.05 | .06 | .08 | .10 | .14 | .23 | .42 | .59 | 1.12 | 1.82 |

Supplemental Dependent Life Coverage

| Dependent Age as of Dec. 31 of the current year | Under 30 | 30 - 34 | 35 - 39 | 40 - 44 | 45 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 |
|--|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <i>Monthly rate per \$1,000 of spouse coverage</i> | \$03 | .05 | .06 | .07 | .10 | .16 | .25 | .41 | .73 |

Child Life Coverage – Rate per \$1,000 of child coverage (\$10,000 coverage option):

\$.08

To determine your monthly premium, find the appropriate rate in the table above and multiply it by the number of thousands of dollars of insurance you wish to purchase. The following example will help to illustrate the calculation.

Example: \$100,000 Supplemental Life Coverage Example

- | | | |
|--|---------------|-------------|
| 1. Enter the rate from the table (assume age is 36) | <u>\$.08</u> | \$_____ (1) |
| 2. Enter the amount of insurance in thousand of dollars (Example: for \$100,000 of coverage enter \$100) | <u>100</u> | _____ (2) |
| 3. Monthly premium (1) x (2) | <u>\$8.00</u> | \$_____ (3) |

Repeat the three easy steps above to determine the cost for each coverage selected.