

Rates

The following **Voluntary Term Life** rates were developed for **Summit County**, using characteristics specific to your group.

<u>Age</u>	<u>Non-smoker</u>	<u>Smoker</u>
< 30	0.065	0.124
30 - 34	0.073	0.131
35 - 39	0.102	0.174
40 - 44	0.167	0.291
45 - 49	0.241	0.531
50 - 54	0.407	0.859
55 - 59	0.698	1.556
60 - 64	1.097	1.904
65 - 69	1.734	3.060
70 - 74	2.771	4.862
75 - 99	2.771	4.862

These rates are:

- Unisex
- Guaranteed for **Three Years** from the program effective date
- Based on current age
- Shown as a monthly rate per \$1,000 of Life Insurance Coverage
- Adjusted once each year on the program anniversary date
- Based on **2747** eligible employees

Dependent Children coverage is \$.95 per month for \$5,000, regardless of the number of children.

EXHIBIT A