

<b>Supplemental Life Insurance - 2009 Rates</b>						
<b>Employee Age Band<sup>1</sup></b>	<b>Employee</b>		<b>Spouse/Partner</b>		<b>Child(ren)</b>	
	<b>Monthly Rate per \$10,000</b>	<b>Bi-Weekly<sup>2</sup> Rate per \$10,000</b>	<b>Monthly Rate per \$5,000</b>	<b>Bi-Weekly<sup>2</sup> Rate per \$5,000</b>	<b>Monthly Rates per \$1,000</b>	<b>Bi-Weekly<sup>2</sup> Rates per \$1,000</b>
<24	\$0.875	\$0.438	\$0.566	\$0.283	\$0.696	\$0.348
25-29	\$0.875	\$0.438	\$0.566	\$0.283		
30-34	\$1.070	\$0.535	\$0.624	\$0.312		
35-39	\$1.466	\$0.733	\$0.806	\$0.403		
40-44	\$2.154	\$1.077	\$1.199	\$0.600		
45-49	\$3.569	\$1.785	\$2.105	\$1.053		
50-54	\$5.938	\$2.969	\$3.458	\$1.729		
55-59	\$8.712	\$4.356	\$5.029	\$2.515		
60-64	\$11.230	\$5.615	\$7.812	\$3.906		
65-69	\$21.144	\$10.572	\$14.630	\$7.315		
70-74	\$37.464	\$18.732	\$25.797	\$12.899		
75+	\$70.000	\$35.000	\$48.557	\$24.279		

<b>Supplemental AD&amp;D - 2009 Rates</b>			
<b>Coverage</b>	<b>Monthly Rate</b>	<b>Bi-Weekly<sup>2</sup> Rate</b>	<b>Per \$ of Coverage</b>
<b>Employee</b>	\$0.025	\$0.013	\$10,000
<b>Spouse/ Partner</b>	\$0.025	\$0.013	\$5,000
<b>Child(ren)</b>	\$0.040	\$0.020	\$1,000

<sup>1</sup> Age is defined as the employee's age on December 31st of the plan year. (2009-1974=35; premiums for Employee and Spouse Life will be at the 35-39 age band for all of 2009.)

<sup>2</sup> Premium is withheld in the first and second payperiods of each month, for a total of 24 deductions per year.