

Group Annual Term Semi-Annual Premium Rates per \$5,000
Rates guaranteed until June 30, 2024

| Member Age | MEMBER | | SPOUSE* | |
|------------|--------------|-------------------------|--------------|-------------------------|
| | Regular Rate | With 10% Premium Credit | Regular Rate | With 10% Premium Credit |
| Under 30 | 1.11 | 0.99 | 0.66 | 0.59 |
| 30-34 | 1.59 | 1.43 | 0.99 | 0.89 |
| 35-39 | 2.25 | 2.02 | 1.29 | 1.16 |
| 40-44 | 4.86 | 4.37 | 2.91 | 2.61 |
| 45-49 | 6.39 | 5.75 | 3.84 | 3.45 |
| 50-54 | 14.10 | 12.69 | 8.46 | 7.61 |
| 55-59 | 21.75 | 19.57 | 12.99 | 11.69 |
| 60-64 | 32.76 | 29.48 | 19.59 | 17.63 |
| 65-69 | 59.76 | 53.78 | 53.76 | 48.38 |
| 70-74** | 74.40 | 66.96 | 73.41 | 66.06 |
| 75-79** | 64.05 | 57.64 | 63.36 | 57.02 |

*In Oregon, spouse includes domestic partner.

**Member and spouse* coverage reduces to 80% at age 70 and to 55% of original face amount at age 75. Coverage terminates at age 80. Rates shown include a 10% premium discount guaranteed until June 30, 2024. (Rate credits are not guaranteed but dependent on group experience.)

Premiums are based on your age at date of issue and will increase as you enter a new age bracket. Premiums will only be increased if premiums are increased for all insureds in the same age and rate class.