

NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS 67807-4

Group Benefit Plan Premium Rates for Porting Term Life Insurance

You can use the chart below to determine monthly premiums for porting Supplemental Term Life Insurance.

Here's how to calculate your quarterly costs:

- Select the total amount of coverage you want (example, \$50,000)
- Divide by 1,000 ($\$50,000 \div 1,000 = 50$)
- Multiply by the rate shown on the chart for your age (example uses age 38)
- $50 \times 0.13 = \$6.50$ (monthly premium amount)
- To calculate a quarterly premium amount, multiply your result by 3.
- $\$6.50 \times 3 = \19.50 (quarterly premium amount)
- $\$19.50 + \3.50 (quarterly billing charge) = $\$23.00$ (your total quarterly cost)

MONTHLY RATES

EMPLOYEE/SPOUSE AGE	RATE PER \$1,000
Less than 25	\$0.08
25 - 29	\$0.08
30 - 34	\$0.10
35 - 39	\$0.13
40 - 44	\$0.23
45 - 49	\$0.39
50 - 54	\$0.64
55 - 59	\$1.00
60 - 64	\$1.56
65 - 69	\$2.80
70+	\$5.02

CHILD LIFE INSURANCE

- Children's rates are \$0.25 per month per \$1,000 of coverage, regardless of the number of children.

Note: Rates are guaranteed through December 31, 2023.

Insurance provided by ReliaStar Life Insurance Company. Policy form LP00GP.