

**Standard Life - VOLUNTARY INDIVIDUAL TERM LIFE
(RATES PER PAYCHECK)**

AMOUNT IN THOUSANDS	AGE	<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
10		0.35	0.50	0.80	1.25	2.05	3.45	3.85	5.95	9.15
20		0.70	1.00	1.60	2.50	4.10	6.90	7.70	11.90	18.30
30		1.05	1.50	2.40	3.75	6.15	10.35	11.55	17.85	27.45
40		1.40	2.00	3.20	5.00	8.20	13.80	15.40	23.80	36.60
50		1.75	2.50	4.00	6.25	10.25	17.25	19.25	29.75	45.75
60		2.10	3.00	4.80	7.50	12.30	20.70	23.10	35.70	54.90
70		2.45	3.50	5.60	8.75	14.35	24.15	26.95	41.65	64.05
80		2.80	4.00	6.40	10.00	16.40	27.60	30.80	47.60	73.20
90		3.15	4.50	7.20	11.25	18.45	31.05	34.65	53.55	82.35
100		3.50	5.00	8.00	12.50	20.50	34.50	38.50	59.50	91.50
110		3.85	5.50	8.80	13.75	22.55	37.95	42.35	65.45	100.65
120		4.20	6.00	9.60	15.00	24.60	41.40	46.20	71.40	109.80
130		4.55	6.50	10.40	16.25	26.65	44.85	50.05	77.35	118.95
140		4.90	7.00	11.20	17.50	28.70	48.30	53.90	83.30	128.10
150		5.25	7.50	12.00	18.75	30.75	51.75	57.75	89.25	137.25
160		5.60	8.00	12.80	20.00	32.80	55.20	61.60	95.20	146.40
170		5.95	8.50	13.60	21.25	34.85	58.65	65.45	101.15	155.55
180		6.30	9.00	14.40	22.50	36.90	62.10	69.30	107.10	164.70
190		6.65	9.50	15.20	23.75	38.95	65.55	73.15	113.05	173.85
200		7.00	10.00	16.00	25.00	41.00	69.00	77.00	119.00	183.00
210		7.35	10.50	16.80	26.25	43.05	72.45	80.85	124.95	192.15
220		7.70	11.00	17.60	27.50	45.10	75.90	84.70	130.90	201.30
230		8.05	11.50	18.40	28.75	47.15	79.35	88.55	136.85	210.45
240		8.40	12.00	19.20	30.00	49.20	82.80	92.40	142.80	219.60
250		8.75	12.50	20.00	31.25	51.25	86.25	96.25	148.75	228.75
260		9.10	13.00	20.80	32.50	53.30	89.70	100.10	154.70	237.90
270		9.45	13.50	21.60	33.75	55.35	93.15	103.95	160.65	247.05
280		9.80	14.00	22.40	35.00	57.40	96.60	107.80	166.60	256.20
290		10.15	14.50	23.20	36.25	59.45	100.05	111.65	172.55	265.35
300		10.50	15.00	24.00	37.50	61.50	103.50	115.50	178.50	274.50

Up to 500

rates per \$10,000 0.70 1.00 1.60 2.50 4.10 6.90 7.70 11.90 18.30

Guaranteed issue for amounts enclosed in bold box above if enrolled within first 30 days of employment (no medical info required) - Amount over 200,000 or late enrollment subject to medical underwriting and approval by carrier

COVERAGE FOR DEPENDENT CHILD(REN) - RATES PER PAYCHECK

\$2,500	0.40	\$7,500	1.18
\$5,000	0.79	\$10,000	1.58

(All coverage includes \$1,000 benefits for children from 14 days of age up to 6 months)