

EMPLOYEE OPTIONAL LIFE INSURANCE RATES

Questions? - Please contact The Standard toll-free at 1-844-289-2306.

| Monthly Rates Effective July 1, 2016 (Rates include the \$0.20 administration fee) | | | | | | | | | | | | |
|--|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------------|
| | \$0.037 | \$0.037 | \$0.055 | \$0.064 | \$0.073 | \$0.110 | \$0.156 | \$0.293 | \$0.467 | \$0.869 | \$1.409 | \$1.528 |
| Coverage | Under 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | 75 and over |
| \$5,000 | \$0.39 | \$0.39 | \$0.48 | \$0.52 | \$0.57 | \$0.75 | \$0.98 | \$1.67 | \$2.54 | \$4.55 | \$7.25 | \$7.84 |
| \$10,000 | \$0.57 | \$0.57 | \$0.75 | \$0.84 | \$0.93 | \$1.30 | \$1.76 | \$3.13 | \$4.87 | \$8.89 | \$14.29 | \$15.48 |
| \$15,000 | \$0.76 | \$0.76 | \$1.03 | \$1.16 | \$1.30 | \$1.85 | \$2.54 | \$4.60 | \$7.21 | \$13.24 | \$21.34 | \$23.12 |
| \$20,000 | \$0.94 | \$0.94 | \$1.30 | \$1.48 | \$1.66 | \$2.40 | \$3.32 | \$6.06 | \$9.54 | \$17.58 | \$28.38 | \$30.76 |
| \$25,000 | \$1.13 | \$1.13 | \$1.58 | \$1.80 | \$2.03 | \$2.95 | \$4.10 | \$7.53 | \$11.88 | \$21.93 | \$35.43 | \$38.40 |
| \$30,000 | \$1.31 | \$1.31 | \$1.85 | \$2.12 | \$2.39 | \$3.50 | \$4.88 | \$8.99 | \$14.21 | \$26.27 | \$42.47 | \$46.04 |
| \$35,000 | \$1.50 | \$1.50 | \$2.13 | \$2.44 | \$2.76 | \$4.05 | \$5.66 | \$10.46 | \$16.55 | \$30.62 | \$49.52 | \$53.68 |
| \$40,000 | \$1.68 | \$1.68 | \$2.40 | \$2.76 | \$3.12 | \$4.60 | \$6.44 | \$11.92 | \$18.88 | \$34.96 | \$56.56 | \$61.32 |
| \$45,000 | \$1.87 | \$1.87 | \$2.68 | \$3.08 | \$3.49 | \$5.15 | \$7.22 | \$13.39 | \$21.22 | \$39.31 | \$63.61 | \$68.96 |
| \$50,000 | \$2.05 | \$2.05 | \$2.95 | \$3.40 | \$3.85 | \$5.70 | \$8.00 | \$14.85 | \$23.55 | \$43.65 | \$70.65 | \$76.60 |
| \$55,000 | \$2.24 | \$2.24 | \$3.23 | \$3.72 | \$4.22 | \$6.25 | \$8.78 | \$16.32 | \$25.89 | \$48.00 | \$77.70 | \$84.24 |
| \$60,000 | \$2.42 | \$2.42 | \$3.50 | \$4.04 | \$4.58 | \$6.80 | \$9.56 | \$17.78 | \$28.22 | \$52.34 | \$84.74 | \$91.88 |
| \$65,000 | \$2.61 | \$2.61 | \$3.78 | \$4.36 | \$4.95 | \$7.35 | \$10.34 | \$19.25 | \$30.56 | \$56.69 | \$91.79 | \$99.52 |
| \$70,000 | \$2.79 | \$2.79 | \$4.05 | \$4.68 | \$5.31 | \$7.90 | \$11.12 | \$20.71 | \$32.89 | \$61.03 | \$98.83 | \$107.16 |
| \$75,000 | \$2.98 | \$2.98 | \$4.33 | \$5.00 | \$5.68 | \$8.45 | \$11.90 | \$22.18 | \$35.23 | \$65.38 | \$105.88 | \$114.80 |
| \$80,000 | \$3.16 | \$3.16 | \$4.60 | \$5.32 | \$6.04 | \$9.00 | \$12.68 | \$23.64 | \$37.56 | \$69.72 | \$112.92 | \$122.44 |
| \$85,000 | \$3.35 | \$3.35 | \$4.88 | \$5.64 | \$6.41 | \$9.55 | \$13.46 | \$25.11 | \$39.90 | \$74.07 | \$119.97 | \$130.08 |
| \$90,000 | \$3.53 | \$3.53 | \$5.15 | \$5.96 | \$6.77 | \$10.10 | \$14.24 | \$26.57 | \$42.23 | \$78.41 | \$127.01 | \$137.72 |
| \$95,000 | \$3.72 | \$3.72 | \$5.43 | \$6.28 | \$7.14 | \$10.65 | \$15.02 | \$28.04 | \$44.57 | \$82.76 | \$134.06 | \$145.36 |
| \$100,000 | \$3.90 | \$3.90 | \$5.70 | \$6.60 | \$7.50 | \$11.20 | \$15.80 | \$29.50 | \$46.90 | \$87.10 | \$141.10 | \$153.00 |
| \$105,000 | \$4.09 | \$4.09 | \$5.98 | \$6.92 | \$7.87 | \$11.75 | \$16.58 | \$30.97 | \$49.24 | \$91.45 | \$148.15 | \$160.64 |
| \$110,000 | \$4.27 | \$4.27 | \$6.25 | \$7.24 | \$8.23 | \$12.30 | \$17.36 | \$32.43 | \$51.57 | \$95.79 | \$155.19 | \$168.28 |
| \$115,000 | \$4.46 | \$4.46 | \$6.53 | \$7.56 | \$8.60 | \$12.85 | \$18.14 | \$33.90 | \$53.91 | \$100.14 | \$162.24 | \$175.92 |
| \$120,000 | \$4.64 | \$4.64 | \$6.80 | \$7.88 | \$8.96 | \$13.40 | \$18.92 | \$35.36 | \$56.24 | \$104.48 | \$169.28 | \$183.56 |
| \$125,000 | \$4.83 | \$4.83 | \$7.08 | \$8.20 | \$9.33 | \$13.95 | \$19.70 | \$36.83 | \$58.58 | \$108.83 | \$176.33 | \$191.20 |
| \$130,000 | \$5.01 | \$5.01 | \$7.35 | \$8.52 | \$9.69 | \$14.50 | \$20.48 | \$38.29 | \$60.91 | \$113.17 | \$183.37 | \$198.84 |
| \$135,000 | \$5.20 | \$5.20 | \$7.63 | \$8.84 | \$10.06 | \$15.05 | \$21.26 | \$39.76 | \$63.25 | \$117.52 | \$190.42 | \$206.48 |

Monthly Rates Effective July 1, 2016

(Rates include the \$0.20 administration fee)

| | \$0.037 | \$0.037 | \$0.055 | \$0.064 | \$0.073 | \$0.110 | \$0.156 | \$0.293 | \$0.467 | \$0.869 | \$1.409 | \$1.528 |
|------------------|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------|
| Coverage | Under 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | 75 and over |
| \$140,000 | \$5.38 | \$5.38 | \$7.90 | \$9.16 | \$10.42 | \$15.60 | \$22.04 | \$41.22 | \$65.58 | \$121.86 | \$197.46 | \$214.12 |
| \$145,000 | \$5.57 | \$5.57 | \$8.18 | \$9.48 | \$10.79 | \$16.15 | \$22.82 | \$42.69 | \$67.92 | \$126.21 | \$204.51 | \$221.76 |
| \$150,000 | \$5.75 | \$5.75 | \$8.45 | \$9.80 | \$11.15 | \$16.70 | \$23.60 | \$44.15 | \$70.25 | \$130.55 | \$211.55 | \$229.40 |
| \$155,000 | \$5.94 | \$5.94 | \$8.73 | \$10.12 | \$11.52 | \$17.25 | \$24.38 | \$45.62 | \$72.59 | \$134.90 | \$218.60 | \$237.04 |
| \$160,000 | \$6.12 | \$6.12 | \$9.00 | \$10.44 | \$11.88 | \$17.80 | \$25.16 | \$47.08 | \$74.92 | \$139.24 | \$225.64 | \$244.68 |
| \$165,000 | \$6.31 | \$6.31 | \$9.28 | \$10.76 | \$12.25 | \$18.35 | \$25.94 | \$48.55 | \$77.26 | \$143.59 | \$232.69 | \$252.32 |
| \$170,000 | \$6.49 | \$6.49 | \$9.55 | \$11.08 | \$12.61 | \$18.90 | \$26.72 | \$50.01 | \$79.59 | \$147.93 | \$239.73 | \$259.96 |
| \$175,000 | \$6.68 | \$6.68 | \$9.83 | \$11.40 | \$12.98 | \$19.45 | \$27.50 | \$51.48 | \$81.93 | \$152.28 | \$246.78 | \$267.60 |
| \$180,000 | \$6.86 | \$6.86 | \$10.10 | \$11.72 | \$13.34 | \$20.00 | \$28.28 | \$52.94 | \$84.26 | \$156.62 | \$253.82 | \$275.24 |
| \$185,000 | \$7.05 | \$7.05 | \$10.38 | \$12.04 | \$13.71 | \$20.55 | \$29.06 | \$54.41 | \$86.60 | \$160.97 | \$260.87 | \$282.88 |
| \$190,000 | \$7.23 | \$7.23 | \$10.65 | \$12.36 | \$14.07 | \$21.10 | \$29.84 | \$55.87 | \$88.93 | \$165.31 | \$267.91 | \$290.52 |
| \$195,000 | \$7.42 | \$7.42 | \$10.93 | \$12.68 | \$14.44 | \$21.65 | \$30.62 | \$57.34 | \$91.27 | \$169.66 | \$274.96 | \$298.16 |
| \$200,000 | \$7.60 | \$7.60 | \$11.20 | \$13.00 | \$14.80 | \$22.20 | \$31.40 | \$58.80 | \$93.60 | \$174.00 | \$282.00 | \$305.80 |
| \$205,000 | \$7.79 | \$7.79 | \$11.48 | \$13.32 | \$15.17 | \$22.75 | \$32.18 | \$60.27 | \$95.94 | \$178.35 | \$289.05 | \$313.44 |
| \$210,000 | \$7.97 | \$7.97 | \$11.75 | \$13.64 | \$15.53 | \$23.30 | \$32.96 | \$61.73 | \$98.27 | \$182.69 | \$296.09 | \$321.08 |
| \$215,000 | \$8.16 | \$8.16 | \$12.03 | \$13.96 | \$15.90 | \$23.85 | \$33.74 | \$63.20 | \$100.61 | \$187.04 | \$303.14 | \$328.72 |
| \$220,000 | \$8.34 | \$8.34 | \$12.30 | \$14.28 | \$16.26 | \$24.40 | \$34.52 | \$64.66 | \$102.94 | \$191.38 | \$310.18 | \$336.36 |
| \$225,000 | \$8.53 | \$8.53 | \$12.58 | \$14.60 | \$16.63 | \$24.95 | \$35.30 | \$66.13 | \$105.28 | \$195.73 | \$317.23 | \$344.00 |
| \$230,000 | \$8.71 | \$8.71 | \$12.85 | \$14.92 | \$16.99 | \$25.50 | \$36.08 | \$67.59 | \$107.61 | \$200.07 | \$324.27 | \$351.64 |
| \$235,000 | \$8.90 | \$8.90 | \$13.13 | \$15.24 | \$17.36 | \$26.05 | \$36.86 | \$69.06 | \$109.95 | \$204.42 | \$331.32 | \$359.28 |
| \$240,000 | \$9.08 | \$9.08 | \$13.40 | \$15.56 | \$17.72 | \$26.60 | \$37.64 | \$70.52 | \$112.28 | \$208.76 | \$338.36 | \$366.92 |
| \$245,000 | \$9.27 | \$9.27 | \$13.68 | \$15.88 | \$18.09 | \$27.15 | \$38.42 | \$71.99 | \$114.62 | \$213.11 | \$345.41 | \$374.56 |
| \$250,000 | \$9.45 | \$9.45 | \$13.95 | \$16.20 | \$18.45 | \$27.70 | \$39.20 | \$73.45 | \$116.95 | \$217.45 | \$352.45 | \$382.20 |
| \$255,000 | \$9.64 | \$9.64 | \$14.23 | \$16.52 | \$18.82 | \$28.25 | \$39.98 | \$74.92 | \$119.29 | \$221.80 | \$359.50 | \$389.84 |
| \$260,000 | \$9.82 | \$9.82 | \$14.50 | \$16.84 | \$19.18 | \$28.80 | \$40.76 | \$76.38 | \$121.62 | \$226.14 | \$366.54 | \$397.48 |
| \$265,000 | \$10.01 | \$10.01 | \$14.78 | \$17.16 | \$19.55 | \$29.35 | \$41.54 | \$77.85 | \$123.96 | \$230.49 | \$373.59 | \$405.12 |
| \$270,000 | \$10.19 | \$10.19 | \$15.05 | \$17.48 | \$19.91 | \$29.90 | \$42.32 | \$79.31 | \$126.29 | \$234.83 | \$380.63 | \$412.76 |
| \$275,000 | \$10.38 | \$10.38 | \$15.33 | \$17.80 | \$20.28 | \$30.45 | \$43.10 | \$80.78 | \$128.63 | \$239.18 | \$387.68 | \$420.40 |
| \$280,000 | \$10.56 | \$10.56 | \$15.60 | \$18.12 | \$20.64 | \$31.00 | \$43.88 | \$82.24 | \$130.96 | \$243.52 | \$394.72 | \$428.04 |
| \$285,000 | \$10.75 | \$10.75 | \$15.88 | \$18.44 | \$21.01 | \$31.55 | \$44.66 | \$83.71 | \$133.30 | \$247.87 | \$401.77 | \$435.68 |
| \$290,000 | \$10.93 | \$10.93 | \$16.15 | \$18.76 | \$21.37 | \$32.10 | \$45.44 | \$85.17 | \$135.63 | \$252.21 | \$408.81 | \$443.32 |
| \$295,000 | \$11.12 | \$11.12 | \$16.43 | \$19.08 | \$21.74 | \$32.65 | \$46.22 | \$86.64 | \$137.97 | \$256.56 | \$415.86 | \$450.96 |
| \$300,000 | \$11.30 | \$11.30 | \$16.70 | \$19.40 | \$22.10 | \$33.20 | \$47.00 | \$88.10 | \$140.30 | \$260.90 | \$422.90 | \$458.60 |