



OPTIONAL LIFE AND OPTIONAL A.D.& D.

Costs

As a result of a market study the following optional life and voluntary accidental deal and dismemberment (VAD&D) rates are available as outlined below:

OPTIONAL A.D.&D.

Per \$1,000 per month

Single	0.195
Family	0.345

OPTIONAL LIFE:

Per \$10,000 per month

<u>Age</u>	<u>Smoker</u>	<u>Non-smoker</u>
20 to 29	.55	.33
30 to 34	.71	.41
35 to 39	1.05	.53
40 to 44	1.53	.86
45 to 49	2.66	1.33
50 to 54	4.07	2.30
55 to 59	7.06	3.90
60 to 64	10.79	6.08