

VOLUNTARY GROUP TERM LIFE INSURANCE BENEFIT HIGHLIGHTS



Approximately 50 million households recognize they need more life insurance (40 percent of households).¹

Olathe Public School District #233

The group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Life insurance offers financial protection by providing you coverage in case of an untimely death. Life insurance is disbursed to your beneficiaries in a lump sum in the event of your death.



To learn more about Life insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

APPLICANT	LIFE COVERAGE
Employee	Benefit ² : 1x earnings; 2x earnings; 3x earnings; 4x earnings; 5x earnings; 6x earnings; or 7x earnings Maximum: the lesser of 7x earnings or \$1,000,000
Spouse	Benefit ² : Increments of \$10,000. Maximum: the lesser of 100% of your supplemental coverage or \$250,000
Child(ren)	Benefit: \$10,000

PREMIUMS

See the Life Premium Worksheet.³

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active employee who works at least 17.5 hours per week on a regularly scheduled basis.

Your spouse and child(ren) are also eligible for coverage. Any child(ren) must be under age 26.

AM I GUARANTEED COVERAGE?

If you elect an amount that exceeds the guaranteed issue amount of \$300,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

For your spouse's supplemental coverage, if you elect an amount that exceeds the guaranteed issue amount of \$50,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective.

For your child(ren)'s supplemental coverage, this insurance is guaranteed issue coverage – it is available without having to provide information about your child(ren)'s health.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the Life Premium Worksheet. You have a choice of coverage amounts. You may elect insurance for you only, or for you and your dependent(s).

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

²Your benefits will be reduced by 35% at age 65, 25% at age 70, and 15% at the age of 75.

WHEN CAN I ENROLL?

You may enroll from 11/2/2020 to 11/20/2020.

WHEN DOES THIS INSURANCE BEGIN?

The effective date of this coverage is 1/1/2021.

You must be actively at work with your employer on the day your coverage takes effect.

Your spouse and child(ren) must be performing normal activities and not be confined (at home or in a hospital/care facility).

WHEN DOES THIS INSURANCE END?

This insurance will end when you (or your dependent(s)) no longer satisfy the applicable eligibility conditions, premium is unpaid, or the coverage is no longer offered.

CAN I KEEP THIS INSURANCE IF I LEAVE MY EMPLOYER OR AM NO LONGER A MEMBER OF THIS GROUP?

Yes, you can take this life coverage with you. Coverage may be continued for you and your dependent(s) under a group portability certificate or an individual conversion life certificate. Your spouse may also continue insurance in certain circumstances. The specific terms and qualifying events for conversion and portability are described in the certificate.

¹LIMRA, Facts About Life 2016. Web. 30 June 2017. <https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf>

³Rates and/or benefits may be changed. Rates are based on the age of the insured person and increase on the policy anniversary date on or following your birthday as you enter each new age category.

Prepare. Protect. Prevail. With The Hartford. ®

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

Premium Worksheet



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VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.0400	\$0.0400	\$0.0400	\$0.0600	\$0.0800	\$0.1200	\$0.2000	\$0.3400	\$0.5400	\$0.9400	\$1.7000	\$2.9400

To calculate your monthly premium amount, use the following formula.

$$\frac{\text{Benefit Amount}}{\div \$1,000} \times \text{Rate} = \text{Premium Amount}$$

VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$1,000	\$0.04	\$0.04	\$0.04	\$0.06	\$0.08	\$0.12	\$0.20	\$0.34	\$0.54	\$0.94	\$1.70	\$2.94
\$2,000	\$0.08	\$0.08	\$0.08	\$0.12	\$0.16	\$0.24	\$0.40	\$0.68	\$1.08	\$1.88	\$3.40	\$5.88
\$3,000	\$0.12	\$0.12	\$0.12	\$0.18	\$0.24	\$0.36	\$0.60	\$1.02	\$1.62	\$2.82	\$5.10	\$8.82
\$4,000	\$0.16	\$0.16	\$0.16	\$0.24	\$0.32	\$0.48	\$0.80	\$1.36	\$2.16	\$3.76	\$6.80	\$11.76
\$5,000	\$0.20	\$0.20	\$0.20	\$0.30	\$0.40	\$0.60	\$1.00	\$1.70	\$2.70	\$4.70	\$8.50	\$14.70
\$6,000	\$0.24	\$0.24	\$0.24	\$0.36	\$0.48	\$0.72	\$1.20	\$2.04	\$3.24	\$5.64	\$10.20	\$17.64
\$7,000	\$0.28	\$0.28	\$0.28	\$0.42	\$0.56	\$0.84	\$1.40	\$2.38	\$3.78	\$6.58	\$11.90	\$20.58
\$8,000	\$0.32	\$0.32	\$0.32	\$0.48	\$0.64	\$0.96	\$1.60	\$2.72	\$4.32	\$7.52	\$13.60	\$23.52
\$9,000	\$0.36	\$0.36	\$0.36	\$0.54	\$0.72	\$1.08	\$1.80	\$3.06	\$4.86	\$8.46	\$15.30	\$26.46
\$10,000	\$0.40	\$0.40	\$0.40	\$0.60	\$0.80	\$1.20	\$2.00	\$3.40	\$5.40	\$9.40	\$17.00	\$29.40
\$11,000	\$0.44	\$0.44	\$0.44	\$0.66	\$0.88	\$1.32	\$2.20	\$3.74	\$5.94	\$10.34	\$18.70	\$32.34
\$12,000	\$0.48	\$0.48	\$0.48	\$0.72	\$0.96	\$1.44	\$2.40	\$4.08	\$6.48	\$11.28	\$20.40	\$35.28
\$13,000	\$0.52	\$0.52	\$0.52	\$0.78	\$1.04	\$1.56	\$2.60	\$4.42	\$7.02	\$12.22	\$22.10	\$38.22
\$14,000	\$0.56	\$0.56	\$0.56	\$0.84	\$1.12	\$1.68	\$2.80	\$4.76	\$7.56	\$13.16	\$23.80	\$41.16
\$15,000	\$0.60	\$0.60	\$0.60	\$0.90	\$1.20	\$1.80	\$3.00	\$5.10	\$8.10	\$14.10	\$25.50	\$44.10
\$16,000	\$0.64	\$0.64	\$0.64	\$0.96	\$1.28	\$1.92	\$3.20	\$5.44	\$8.64	\$15.04	\$27.20	\$47.04
\$17,000	\$0.68	\$0.68	\$0.68	\$1.02	\$1.36	\$2.04	\$3.40	\$5.78	\$9.18	\$15.98	\$28.90	\$49.98
\$18,000	\$0.72	\$0.72	\$0.72	\$1.08	\$1.44	\$2.16	\$3.60	\$6.12	\$9.72	\$16.92	\$30.60	\$52.92
\$19,000	\$0.76	\$0.76	\$0.76	\$1.14	\$1.52	\$2.28	\$3.80	\$6.46	\$10.26	\$17.86	\$32.30	\$55.86
\$20,000	\$0.80	\$0.80	\$0.80	\$1.20	\$1.60	\$2.40	\$4.00	\$6.80	\$10.80	\$18.80	\$34.00	\$58.80
\$21,000	\$0.84	\$0.84	\$0.84	\$1.26	\$1.68	\$2.52	\$4.20	\$7.14	\$11.34	\$19.74	\$35.70	\$61.74
\$22,000	\$0.88	\$0.88	\$0.88	\$1.32	\$1.76	\$2.64	\$4.40	\$7.48	\$11.88	\$20.68	\$37.40	\$64.68
\$23,000	\$0.92	\$0.92	\$0.92	\$1.38	\$1.84	\$2.76	\$4.60	\$7.82	\$12.42	\$21.62	\$39.10	\$67.62
\$24,000	\$0.96	\$0.96	\$0.96	\$1.44	\$1.92	\$2.88	\$4.80	\$8.16	\$12.96	\$22.56	\$40.80	\$70.56
\$25,000	\$1.00	\$1.00	\$1.00	\$1.50	\$2.00	\$3.00	\$5.00	\$8.50	\$13.50	\$23.50	\$42.50	\$73.50
\$26,000	\$1.04	\$1.04	\$1.04	\$1.56	\$2.08	\$3.12	\$5.20	\$8.84	\$14.04	\$24.44	\$44.20	\$76.44
\$27,000	\$1.08	\$1.08	\$1.08	\$1.62	\$2.16	\$3.24	\$5.40	\$9.18	\$14.58	\$25.38	\$45.90	\$79.38
\$28,000	\$1.12	\$1.12	\$1.12	\$1.68	\$2.24	\$3.36	\$5.60	\$9.52	\$15.12	\$26.32	\$47.60	\$82.32
\$29,000	\$1.16	\$1.16	\$1.16	\$1.74	\$2.32	\$3.48	\$5.80	\$9.86	\$15.66	\$27.26	\$49.30	\$85.26
\$30,000	\$1.20	\$1.20	\$1.20	\$1.80	\$2.40	\$3.60	\$6.00	\$10.20	\$16.20	\$28.20	\$51.00	\$88.20
\$31,000	\$1.24	\$1.24	\$1.24	\$1.86	\$2.48	\$3.72	\$6.20	\$10.54	\$16.74	\$29.14	\$52.70	\$91.14
\$32,000	\$1.28	\$1.28	\$1.28	\$1.92	\$2.56	\$3.84	\$6.40	\$10.88	\$17.28	\$30.08	\$54.40	\$94.08
\$33,000	\$1.32	\$1.32	\$1.32	\$1.98	\$2.64	\$3.96	\$6.60	\$11.22	\$17.82	\$31.02	\$56.10	\$97.02
\$34,000	\$1.36	\$1.36	\$1.36	\$2.04	\$2.72	\$4.08	\$6.80	\$11.56	\$18.36	\$31.96	\$57.80	\$99.96

\$35,000	\$1.40	\$1.40	\$1.40	\$2.10	\$2.80	\$4.20	\$7.00	\$11.90	\$18.90	\$32.90	\$59.50	\$102.90
\$36,000	\$1.44	\$1.44	\$1.44	\$2.16	\$2.88	\$4.32	\$7.20	\$12.24	\$19.44	\$33.84	\$61.20	\$105.84
\$37,000	\$1.48	\$1.48	\$1.48	\$2.22	\$2.96	\$4.44	\$7.40	\$12.58	\$19.98	\$34.78	\$62.90	\$108.78
\$38,000	\$1.52	\$1.52	\$1.52	\$2.28	\$3.04	\$4.56	\$7.60	\$12.92	\$20.52	\$35.72	\$64.60	\$111.72
\$39,000	\$1.56	\$1.56	\$1.56	\$2.34	\$3.12	\$4.68	\$7.80	\$13.26	\$21.06	\$36.66	\$66.30	\$114.66
\$40,000	\$1.60	\$1.60	\$1.60	\$2.40	\$3.20	\$4.80	\$8.00	\$13.60	\$21.60	\$37.60	\$68.00	\$117.60
\$41,000	\$1.64	\$1.64	\$1.64	\$2.46	\$3.28	\$4.92	\$8.20	\$13.94	\$22.14	\$38.54	\$69.70	\$120.54
\$42,000	\$1.68	\$1.68	\$1.68	\$2.52	\$3.36	\$5.04	\$8.40	\$14.28	\$22.68	\$39.48	\$71.40	\$123.48
\$43,000	\$1.72	\$1.72	\$1.72	\$2.58	\$3.44	\$5.16	\$8.60	\$14.62	\$23.22	\$40.42	\$73.10	\$126.42
\$44,000	\$1.76	\$1.76	\$1.76	\$2.64	\$3.52	\$5.28	\$8.80	\$14.96	\$23.76	\$41.36	\$74.80	\$129.36
\$45,000	\$1.80	\$1.80	\$1.80	\$2.70	\$3.60	\$5.40	\$9.00	\$15.30	\$24.30	\$42.30	\$76.50	\$132.30
\$46,000	\$1.84	\$1.84	\$1.84	\$2.76	\$3.68	\$5.52	\$9.20	\$15.64	\$24.84	\$43.24	\$78.20	\$135.24
\$47,000	\$1.88	\$1.88	\$1.88	\$2.82	\$3.76	\$5.64	\$9.40	\$15.98	\$25.38	\$44.18	\$79.90	\$138.18
\$48,000	\$1.92	\$1.92	\$1.92	\$2.88	\$3.84	\$5.76	\$9.60	\$16.32	\$25.92	\$45.12	\$81.60	\$141.12
\$49,000	\$1.96	\$1.96	\$1.96	\$2.94	\$3.92	\$5.88	\$9.80	\$16.66	\$26.46	\$46.06	\$83.30	\$144.06
\$50,000	\$2.00	\$2.00	\$2.00	\$3.00	\$4.00	\$6.00	\$10.00	\$17.00	\$27.00	\$47.00	\$85.00	\$147.00
\$51,000	\$2.04	\$2.04	\$2.04	\$3.06	\$4.08	\$6.12	\$10.20	\$17.34	\$27.54	\$47.94	\$86.70	\$149.94
\$52,000	\$2.08	\$2.08	\$2.08	\$3.12	\$4.16	\$6.24	\$10.40	\$17.68	\$28.08	\$48.88	\$88.40	\$152.88
\$53,000	\$2.12	\$2.12	\$2.12	\$3.18	\$4.24	\$6.36	\$10.60	\$18.02	\$28.62	\$49.82	\$90.10	\$155.82
\$54,000	\$2.16	\$2.16	\$2.16	\$3.24	\$4.32	\$6.48	\$10.80	\$18.36	\$29.16	\$50.76	\$91.80	\$158.76
\$55,000	\$2.20	\$2.20	\$2.20	\$3.30	\$4.40	\$6.60	\$11.00	\$18.70	\$29.70	\$51.70	\$93.50	\$161.70
\$56,000	\$2.24	\$2.24	\$2.24	\$3.36	\$4.48	\$6.72	\$11.20	\$19.04	\$30.24	\$52.64	\$95.20	\$164.64
\$57,000	\$2.28	\$2.28	\$2.28	\$3.42	\$4.56	\$6.84	\$11.40	\$19.38	\$30.78	\$53.58	\$96.90	\$167.58
\$58,000	\$2.32	\$2.32	\$2.32	\$3.48	\$4.64	\$6.96	\$11.60	\$19.72	\$31.32	\$54.52	\$98.60	\$170.52
\$59,000	\$2.36	\$2.36	\$2.36	\$3.54	\$4.72	\$7.08	\$11.80	\$20.06	\$31.86	\$55.46	\$100.30	\$173.46
\$60,000	\$2.40	\$2.40	\$2.40	\$3.60	\$4.80	\$7.20	\$12.00	\$20.40	\$32.40	\$56.40	\$102.00	\$176.40
\$61,000	\$2.44	\$2.44	\$2.44	\$3.66	\$4.88	\$7.32	\$12.20	\$20.74	\$32.94	\$57.34	\$103.70	\$179.34
\$62,000	\$2.48	\$2.48	\$2.48	\$3.72	\$4.96	\$7.44	\$12.40	\$21.08	\$33.48	\$58.28	\$105.40	\$182.28
\$63,000	\$2.52	\$2.52	\$2.52	\$3.78	\$5.04	\$7.56	\$12.60	\$21.42	\$34.02	\$59.22	\$107.10	\$185.22
\$64,000	\$2.56	\$2.56	\$2.56	\$3.84	\$5.12	\$7.68	\$12.80	\$21.76	\$34.56	\$60.16	\$108.80	\$188.16
\$65,000	\$2.60	\$2.60	\$2.60	\$3.90	\$5.20	\$7.80	\$13.00	\$22.10	\$35.10	\$61.10	\$110.50	\$191.10
\$66,000	\$2.64	\$2.64	\$2.64	\$3.96	\$5.28	\$7.92	\$13.20	\$22.44	\$35.64	\$62.04	\$112.20	\$194.04
\$67,000	\$2.68	\$2.68	\$2.68	\$4.02	\$5.36	\$8.04	\$13.40	\$22.78	\$36.18	\$62.98	\$113.90	\$196.98
\$68,000	\$2.72	\$2.72	\$2.72	\$4.08	\$5.44	\$8.16	\$13.60	\$23.12	\$36.72	\$63.92	\$115.60	\$199.92
\$69,000	\$2.76	\$2.76	\$2.76	\$4.14	\$5.52	\$8.28	\$13.80	\$23.46	\$37.26	\$64.86	\$117.30	\$202.86
\$70,000	\$2.80	\$2.80	\$2.80	\$4.20	\$5.60	\$8.40	\$14.00	\$23.80	\$37.80	\$65.80	\$119.00	\$205.80
\$71,000	\$2.84	\$2.84	\$2.84	\$4.26	\$5.68	\$8.52	\$14.20	\$24.14	\$38.34	\$66.74	\$120.70	\$208.74
\$72,000	\$2.88	\$2.88	\$2.88	\$4.32	\$5.76	\$8.64	\$14.40	\$24.48	\$38.88	\$67.68	\$122.40	\$211.68
\$73,000	\$2.92	\$2.92	\$2.92	\$4.38	\$5.84	\$8.76	\$14.60	\$24.82	\$39.42	\$68.62	\$124.10	\$214.62
\$74,000	\$2.96	\$2.96	\$2.96	\$4.44	\$5.92	\$8.88	\$14.80	\$25.16	\$39.96	\$69.56	\$125.80	\$217.56
\$75,000	\$3.00	\$3.00	\$3.00	\$4.50	\$6.00	\$9.00	\$15.00	\$25.50	\$40.50	\$70.50	\$127.50	\$220.50
\$76,000	\$3.04	\$3.04	\$3.04	\$4.56	\$6.08	\$9.12	\$15.20	\$25.84	\$41.04	\$71.44	\$129.20	\$223.44
\$77,000	\$3.08	\$3.08	\$3.08	\$4.62	\$6.16	\$9.24	\$15.40	\$26.18	\$41.58	\$72.38	\$130.90	\$226.38
\$78,000	\$3.12	\$3.12	\$3.12	\$4.68	\$6.24	\$9.36	\$15.60	\$26.52	\$42.12	\$73.32	\$132.60	\$229.32
\$79,000	\$3.16	\$3.16	\$3.16	\$4.74	\$6.32	\$9.48	\$15.80	\$26.86	\$42.66	\$74.26	\$134.30	\$232.26
\$80,000	\$3.20	\$3.20	\$3.20	\$4.80	\$6.40	\$9.60	\$16.00	\$27.20	\$43.20	\$75.20	\$136.00	\$235.20
\$81,000	\$3.24	\$3.24	\$3.24	\$4.86	\$6.48	\$9.72	\$16.20	\$27.54	\$43.74	\$76.14	\$137.70	\$238.14
\$82,000	\$3.28	\$3.28	\$3.28	\$4.92	\$6.56	\$9.84	\$16.40	\$27.88	\$44.28	\$77.08	\$139.40	\$241.08
\$83,000	\$3.32	\$3.32	\$3.32	\$4.98	\$6.64	\$9.96	\$16.60	\$28.22	\$44.82	\$78.02	\$141.10	\$244.02
\$84,000	\$3.36	\$3.36	\$3.36	\$5.04	\$6.72	\$10.08	\$16.80	\$28.56	\$45.36	\$78.96	\$142.80	\$246.96
\$85,000	\$3.40	\$3.40	\$3.40	\$5.10	\$6.80	\$10.20	\$17.00	\$28.90	\$45.90	\$79.90	\$144.50	\$249.90
\$86,000	\$3.44	\$3.44	\$3.44	\$5.16	\$6.88	\$10.32	\$17.20	\$29.24	\$46.44	\$80.84	\$146.20	\$252.84
\$87,000	\$3.48	\$3.48	\$3.48	\$5.22	\$6.96	\$10.44	\$17.40	\$29.58	\$46.98	\$81.78	\$147.90	\$255.78

\$88,000	\$3.52	\$3.52	\$3.52	\$5.28	\$7.04	\$10.56	\$17.60	\$29.92	\$47.52	\$82.72	\$149.60	\$258.72
\$89,000	\$3.56	\$3.56	\$3.56	\$5.34	\$7.12	\$10.68	\$17.80	\$30.26	\$48.06	\$83.66	\$151.30	\$261.66
\$90,000	\$3.60	\$3.60	\$3.60	\$5.40	\$7.20	\$10.80	\$18.00	\$30.60	\$48.60	\$84.60	\$153.00	\$264.60
\$91,000	\$3.64	\$3.64	\$3.64	\$5.46	\$7.28	\$10.92	\$18.20	\$30.94	\$49.14	\$85.54	\$154.70	\$267.54
\$92,000	\$3.68	\$3.68	\$3.68	\$5.52	\$7.36	\$11.04	\$18.40	\$31.28	\$49.68	\$86.48	\$156.40	\$270.48
\$93,000	\$3.72	\$3.72	\$3.72	\$5.58	\$7.44	\$11.16	\$18.60	\$31.62	\$50.22	\$87.42	\$158.10	\$273.42
\$94,000	\$3.76	\$3.76	\$3.76	\$5.64	\$7.52	\$11.28	\$18.80	\$31.96	\$50.76	\$88.36	\$159.80	\$276.36
\$95,000	\$3.80	\$3.80	\$3.80	\$5.70	\$7.60	\$11.40	\$19.00	\$32.30	\$51.30	\$89.30	\$161.50	\$279.30
\$96,000	\$3.84	\$3.84	\$3.84	\$5.76	\$7.68	\$11.52	\$19.20	\$32.64	\$51.84	\$90.24	\$163.20	\$282.24
\$97,000	\$3.88	\$3.88	\$3.88	\$5.82	\$7.76	\$11.64	\$19.40	\$32.98	\$52.38	\$91.18	\$164.90	\$285.18
\$98,000	\$3.92	\$3.92	\$3.92	\$5.88	\$7.84	\$11.76	\$19.60	\$33.32	\$52.92	\$92.12	\$166.60	\$288.12
\$99,000	\$3.96	\$3.96	\$3.96	\$5.94	\$7.92	\$11.88	\$19.80	\$33.66	\$53.46	\$93.06	\$168.30	\$291.06
\$100,000	\$4.00	\$4.00	\$4.00	\$6.00	\$8.00	\$12.00	\$20.00	\$34.00	\$54.00	\$94.00	\$170.00	\$294.00
\$101,000	\$4.04	\$4.04	\$4.04	\$6.06	\$8.08	\$12.12	\$20.20	\$34.34	\$54.54	\$94.94	\$171.70	\$296.94
\$102,000	\$4.08	\$4.08	\$4.08	\$6.12	\$8.16	\$12.24	\$20.40	\$34.68	\$55.08	\$95.88	\$173.40	\$299.88
\$103,000	\$4.12	\$4.12	\$4.12	\$6.18	\$8.24	\$12.36	\$20.60	\$35.02	\$55.62	\$96.82	\$175.10	\$302.82
\$104,000	\$4.16	\$4.16	\$4.16	\$6.24	\$8.32	\$12.48	\$20.80	\$35.36	\$56.16	\$97.76	\$176.80	\$305.76
\$105,000	\$4.20	\$4.20	\$4.20	\$6.30	\$8.40	\$12.60	\$21.00	\$35.70	\$56.70	\$98.70	\$178.50	\$308.70
\$106,000	\$4.24	\$4.24	\$4.24	\$6.36	\$8.48	\$12.72	\$21.20	\$36.04	\$57.24	\$99.64	\$180.20	\$311.64
\$107,000	\$4.28	\$4.28	\$4.28	\$6.42	\$8.56	\$12.84	\$21.40	\$36.38	\$57.78	\$100.58	\$181.90	\$314.58
\$108,000	\$4.32	\$4.32	\$4.32	\$6.48	\$8.64	\$12.96	\$21.60	\$36.72	\$58.32	\$101.52	\$183.60	\$317.52
\$109,000	\$4.36	\$4.36	\$4.36	\$6.54	\$8.72	\$13.08	\$21.80	\$37.06	\$58.86	\$102.46	\$185.30	\$320.46
\$110,000	\$4.40	\$4.40	\$4.40	\$6.60	\$8.80	\$13.20	\$22.00	\$37.40	\$59.40	\$103.40	\$187.00	\$323.40
\$111,000	\$4.44	\$4.44	\$4.44	\$6.66	\$8.88	\$13.32	\$22.20	\$37.74	\$59.94	\$104.34	\$188.70	\$326.34
\$112,000	\$4.48	\$4.48	\$4.48	\$6.72	\$8.96	\$13.44	\$22.40	\$38.08	\$60.48	\$105.28	\$190.40	\$329.28
\$113,000	\$4.52	\$4.52	\$4.52	\$6.78	\$9.04	\$13.56	\$22.60	\$38.42	\$61.02	\$106.22	\$192.10	\$332.22
\$114,000	\$4.56	\$4.56	\$4.56	\$6.84	\$9.12	\$13.68	\$22.80	\$38.76	\$61.56	\$107.16	\$193.80	\$335.16
\$115,000	\$4.60	\$4.60	\$4.60	\$6.90	\$9.20	\$13.80	\$23.00	\$39.10	\$62.10	\$108.10	\$195.50	\$338.10
\$116,000	\$4.64	\$4.64	\$4.64	\$6.96	\$9.28	\$13.92	\$23.20	\$39.44	\$62.64	\$109.04	\$197.20	\$341.04
\$117,000	\$4.68	\$4.68	\$4.68	\$7.02	\$9.36	\$14.04	\$23.40	\$39.78	\$63.18	\$109.98	\$198.90	\$343.98
\$118,000	\$4.72	\$4.72	\$4.72	\$7.08	\$9.44	\$14.16	\$23.60	\$40.12	\$63.72	\$110.92	\$200.60	\$346.92
\$119,000	\$4.76	\$4.76	\$4.76	\$7.14	\$9.52	\$14.28	\$23.80	\$40.46	\$64.26	\$111.86	\$202.30	\$349.86
\$120,000	\$4.80	\$4.80	\$4.80	\$7.20	\$9.60	\$14.40	\$24.00	\$40.80	\$64.80	\$112.80	\$204.00	\$352.80
\$121,000	\$4.84	\$4.84	\$4.84	\$7.26	\$9.68	\$14.52	\$24.20	\$41.14	\$65.34	\$113.74	\$205.70	\$355.74
\$122,000	\$4.88	\$4.88	\$4.88	\$7.32	\$9.76	\$14.64	\$24.40	\$41.48	\$65.88	\$114.68	\$207.40	\$358.68
\$123,000	\$4.92	\$4.92	\$4.92	\$7.38	\$9.84	\$14.76	\$24.60	\$41.82	\$66.42	\$115.62	\$209.10	\$361.62
\$124,000	\$4.96	\$4.96	\$4.96	\$7.44	\$9.92	\$14.88	\$24.80	\$42.16	\$66.96	\$116.56	\$210.80	\$364.56
\$125,000	\$5.00	\$5.00	\$5.00	\$7.50	\$10.00	\$15.00	\$25.00	\$42.50	\$67.50	\$117.50	\$212.50	\$367.50
\$126,000	\$5.04	\$5.04	\$5.04	\$7.56	\$10.08	\$15.12	\$25.20	\$42.84	\$68.04	\$118.44	\$214.20	\$370.44
\$127,000	\$5.08	\$5.08	\$5.08	\$7.62	\$10.16	\$15.24	\$25.40	\$43.18	\$68.58	\$119.38	\$215.90	\$373.38
\$128,000	\$5.12	\$5.12	\$5.12	\$7.68	\$10.24	\$15.36	\$25.60	\$43.52	\$69.12	\$120.32	\$217.60	\$376.32
\$129,000	\$5.16	\$5.16	\$5.16	\$7.74	\$10.32	\$15.48	\$25.80	\$43.86	\$69.66	\$121.26	\$219.30	\$379.26
\$130,000	\$5.20	\$5.20	\$5.20	\$7.80	\$10.40	\$15.60	\$26.00	\$44.20	\$70.20	\$122.20	\$221.00	\$382.20
\$131,000	\$5.24	\$5.24	\$5.24	\$7.86	\$10.48	\$15.72	\$26.20	\$44.54	\$70.74	\$123.14	\$222.70	\$385.14
\$132,000	\$5.28	\$5.28	\$5.28	\$7.92	\$10.56	\$15.84	\$26.40	\$44.88	\$71.28	\$124.08	\$224.40	\$388.08

\$133,000	\$5.32	\$5.32	\$5.32	\$7.98	\$10.64	\$15.96	\$26.60	\$45.22	\$71.82	\$125.02	\$226.10	\$391.02
\$134,000	\$5.36	\$5.36	\$5.36	\$8.04	\$10.72	\$16.08	\$26.80	\$45.56	\$72.36	\$125.96	\$227.80	\$393.96
\$135,000	\$5.40	\$5.40	\$5.40	\$8.10	\$10.80	\$16.20	\$27.00	\$45.90	\$72.90	\$126.90	\$229.50	\$396.90
\$136,000	\$5.44	\$5.44	\$5.44	\$8.16	\$10.88	\$16.32	\$27.20	\$46.24	\$73.44	\$127.84	\$231.20	\$399.84
\$137,000	\$5.48	\$5.48	\$5.48	\$8.22	\$10.96	\$16.44	\$27.40	\$46.58	\$73.98	\$128.78	\$232.90	\$402.78
\$138,000	\$5.52	\$5.52	\$5.52	\$8.28	\$11.04	\$16.56	\$27.60	\$46.92	\$74.52	\$129.72	\$234.60	\$405.72
\$139,000	\$5.56	\$5.56	\$5.56	\$8.34	\$11.12	\$16.68	\$27.80	\$47.26	\$75.06	\$130.66	\$236.30	\$408.66
\$140,000	\$5.60	\$5.60	\$5.60	\$8.40	\$11.20	\$16.80	\$28.00	\$47.60	\$75.60	\$131.60	\$238.00	\$411.60
\$141,000	\$5.64	\$5.64	\$5.64	\$8.46	\$11.28	\$16.92	\$28.20	\$47.94	\$76.14	\$132.54	\$239.70	\$414.54
\$142,000	\$5.68	\$5.68	\$5.68	\$8.52	\$11.36	\$17.04	\$28.40	\$48.28	\$76.68	\$133.48	\$241.40	\$417.48
\$143,000	\$5.72	\$5.72	\$5.72	\$8.58	\$11.44	\$17.16	\$28.60	\$48.62	\$77.22	\$134.42	\$243.10	\$420.42
\$144,000	\$5.76	\$5.76	\$5.76	\$8.64	\$11.52	\$17.28	\$28.80	\$48.96	\$77.76	\$135.36	\$244.80	\$423.36
\$145,000	\$5.80	\$5.80	\$5.80	\$8.70	\$11.60	\$17.40	\$29.00	\$49.30	\$78.30	\$136.30	\$246.50	\$426.30
\$146,000	\$5.84	\$5.84	\$5.84	\$8.76	\$11.68	\$17.52	\$29.20	\$49.64	\$78.84	\$137.24	\$248.20	\$429.24
\$147,000	\$5.88	\$5.88	\$5.88	\$8.82	\$11.76	\$17.64	\$29.40	\$49.98	\$79.38	\$138.18	\$249.90	\$432.18
\$148,000	\$5.92	\$5.92	\$5.92	\$8.88	\$11.84	\$17.76	\$29.60	\$50.32	\$79.92	\$139.12	\$251.60	\$435.12
\$149,000	\$5.96	\$5.96	\$5.96	\$8.94	\$11.92	\$17.88	\$29.80	\$50.66	\$80.46	\$140.06	\$253.30	\$438.06
\$150,000	\$6.00	\$6.00	\$6.00	\$9.00	\$12.00	\$18.00	\$30.00	\$51.00	\$81.00	\$141.00	\$255.00	\$441.00
\$151,000	\$6.04	\$6.04	\$6.04	\$9.06	\$12.08	\$18.12	\$30.20	\$51.34	\$81.54	\$141.94	\$256.70	\$443.94
\$152,000	\$6.08	\$6.08	\$6.08	\$9.12	\$12.16	\$18.24	\$30.40	\$51.68	\$82.08	\$142.88	\$258.40	\$446.88
\$153,000	\$6.12	\$6.12	\$6.12	\$9.18	\$12.24	\$18.36	\$30.60	\$52.02	\$82.62	\$143.82	\$260.10	\$449.82
\$154,000	\$6.16	\$6.16	\$6.16	\$9.24	\$12.32	\$18.48	\$30.80	\$52.36	\$83.16	\$144.76	\$261.80	\$452.76
\$155,000	\$6.20	\$6.20	\$6.20	\$9.30	\$12.40	\$18.60	\$31.00	\$52.70	\$83.70	\$145.70	\$263.50	\$455.70
\$156,000	\$6.24	\$6.24	\$6.24	\$9.36	\$12.48	\$18.72	\$31.20	\$53.04	\$84.24	\$146.64	\$265.20	\$458.64
\$157,000	\$6.28	\$6.28	\$6.28	\$9.42	\$12.56	\$18.84	\$31.40	\$53.38	\$84.78	\$147.58	\$266.90	\$461.58
\$158,000	\$6.32	\$6.32	\$6.32	\$9.48	\$12.64	\$18.96	\$31.60	\$53.72	\$85.32	\$148.52	\$268.60	\$464.52
\$159,000	\$6.36	\$6.36	\$6.36	\$9.54	\$12.72	\$19.08	\$31.80	\$54.06	\$85.86	\$149.46	\$270.30	\$467.46
\$160,000	\$6.40	\$6.40	\$6.40	\$9.60	\$12.80	\$19.20	\$32.00	\$54.40	\$86.40	\$150.40	\$272.00	\$470.40
\$161,000	\$6.44	\$6.44	\$6.44	\$9.66	\$12.88	\$19.32	\$32.20	\$54.74	\$86.94	\$151.34	\$273.70	\$473.34
\$162,000	\$6.48	\$6.48	\$6.48	\$9.72	\$12.96	\$19.44	\$32.40	\$55.08	\$87.48	\$152.28	\$275.40	\$476.28
\$163,000	\$6.52	\$6.52	\$6.52	\$9.78	\$13.04	\$19.56	\$32.60	\$55.42	\$88.02	\$153.22	\$277.10	\$479.22
\$164,000	\$6.56	\$6.56	\$6.56	\$9.84	\$13.12	\$19.68	\$32.80	\$55.76	\$88.56	\$154.16	\$278.80	\$482.16
\$165,000	\$6.60	\$6.60	\$6.60	\$9.90	\$13.20	\$19.80	\$33.00	\$56.10	\$89.10	\$155.10	\$280.50	\$485.10
\$166,000	\$6.64	\$6.64	\$6.64	\$9.96	\$13.28	\$19.92	\$33.20	\$56.44	\$89.64	\$156.04	\$282.20	\$488.04
\$167,000	\$6.68	\$6.68	\$6.68	\$10.02	\$13.36	\$20.04	\$33.40	\$56.78	\$90.18	\$156.98	\$283.90	\$490.98
\$168,000	\$6.72	\$6.72	\$6.72	\$10.08	\$13.44	\$20.16	\$33.60	\$57.12	\$90.72	\$157.92	\$285.60	\$493.92
\$169,000	\$6.76	\$6.76	\$6.76	\$10.14	\$13.52	\$20.28	\$33.80	\$57.46	\$91.26	\$158.86	\$287.30	\$496.86
\$170,000	\$6.80	\$6.80	\$6.80	\$10.20	\$13.60	\$20.40	\$34.00	\$57.80	\$91.80	\$159.80	\$289.00	\$499.80
\$171,000	\$6.84	\$6.84	\$6.84	\$10.26	\$13.68	\$20.52	\$34.20	\$58.14	\$92.34	\$160.74	\$290.70	\$502.74
\$172,000	\$6.88	\$6.88	\$6.88	\$10.32	\$13.76	\$20.64	\$34.40	\$58.48	\$92.88	\$161.68	\$292.40	\$505.68
\$173,000	\$6.92	\$6.92	\$6.92	\$10.38	\$13.84	\$20.76	\$34.60	\$58.82	\$93.42	\$162.62	\$294.10	\$508.62
\$174,000	\$6.96	\$6.96	\$6.96	\$10.44	\$13.92	\$20.88	\$34.80	\$59.16	\$93.96	\$163.56	\$295.80	\$511.56
\$175,000	\$7.00	\$7.00	\$7.00	\$10.50	\$14.00	\$21.00	\$35.00	\$59.50	\$94.50	\$164.50	\$297.50	\$514.50
\$176,000	\$7.04	\$7.04	\$7.04	\$10.56	\$14.08	\$21.12	\$35.20	\$59.84	\$95.04	\$165.44	\$299.20	\$517.44
\$177,000	\$7.08	\$7.08	\$7.08	\$10.62	\$14.16	\$21.24	\$35.40	\$60.18	\$95.58	\$166.38	\$300.90	\$520.38
\$178,000	\$7.12	\$7.12	\$7.12	\$10.68	\$14.24	\$21.36	\$35.60	\$60.52	\$96.12	\$167.32	\$302.60	\$523.32
\$179,000	\$7.16	\$7.16	\$7.16	\$10.74	\$14.32	\$21.48	\$35.80	\$60.86	\$96.66	\$168.26	\$304.30	\$526.26
\$180,000	\$7.20	\$7.20	\$7.20	\$10.80	\$14.40	\$21.60	\$36.00	\$61.20	\$97.20	\$169.20	\$306.00	\$529.20
\$181,000	\$7.24	\$7.24	\$7.24	\$10.86	\$14.48	\$21.72	\$36.20	\$61.54	\$97.74	\$170.14	\$307.70	\$532.14
\$182,000	\$7.28	\$7.28	\$7.28	\$10.92	\$14.56	\$21.84	\$36.40	\$61.88	\$98.28	\$171.08	\$309.40	\$535.08
\$183,000	\$7.32	\$7.32	\$7.32	\$10.98	\$14.64	\$21.96	\$36.60	\$62.22	\$98.82	\$172.02	\$311.10	\$538.02
\$184,000	\$7.36	\$7.36	\$7.36	\$11.04	\$14.72	\$22.08	\$36.80	\$62.56	\$99.36	\$172.96	\$312.80	\$540.96
\$185,000	\$7.40	\$7.40	\$7.40	\$11.10	\$14.80	\$22.20	\$37.00	\$62.90	\$99.90	\$173.90	\$314.50	\$543.90
\$186,000	\$7.44	\$7.44	\$7.44	\$11.16	\$14.88	\$22.32	\$37.20	\$63.24	\$100.44	\$174.84	\$316.20	\$546.84
\$187,000	\$7.48	\$7.48	\$7.48	\$11.22	\$14.96	\$22.44	\$37.40	\$63.58	\$100.98	\$175.78	\$317.90	\$549.78
\$188,000	\$7.52	\$7.52	\$7.52	\$11.28	\$15.04	\$22.56	\$37.60	\$63.92	\$101.52	\$176.72	\$319.60	\$552.72
\$189,000	\$7.56	\$7.56	\$7.56	\$11.34	\$15.12	\$22.68	\$37.80	\$64.26	\$102.06	\$177.66	\$321.30	\$555.66
\$190,000	\$7.60	\$7.60	\$7.60	\$11.40	\$15.20	\$22.80	\$38.00	\$64.60	\$102.60	\$178.60	\$323.00	\$558.60

\$191,000	\$7.64	\$7.64	\$7.64	\$11.46	\$15.28	\$22.92	\$38.20	\$64.94	\$103.14	\$179.54	\$324.70	\$561.54
\$192,000	\$7.68	\$7.68	\$7.68	\$11.52	\$15.36	\$23.04	\$38.40	\$65.28	\$103.68	\$180.48	\$326.40	\$564.48
\$193,000	\$7.72	\$7.72	\$7.72	\$11.58	\$15.44	\$23.16	\$38.60	\$65.62	\$104.22	\$181.42	\$328.10	\$567.42
\$194,000	\$7.76	\$7.76	\$7.76	\$11.64	\$15.52	\$23.28	\$38.80	\$65.96	\$104.76	\$182.36	\$329.80	\$570.36
\$195,000	\$7.80	\$7.80	\$7.80	\$11.70	\$15.60	\$23.40	\$39.00	\$66.30	\$105.30	\$183.30	\$331.50	\$573.30
\$196,000	\$7.84	\$7.84	\$7.84	\$11.76	\$15.68	\$23.52	\$39.20	\$66.64	\$105.84	\$184.24	\$333.20	\$576.24
\$197,000	\$7.88	\$7.88	\$7.88	\$11.82	\$15.76	\$23.64	\$39.40	\$66.98	\$106.38	\$185.18	\$334.90	\$579.18
\$198,000	\$7.92	\$7.92	\$7.92	\$11.88	\$15.84	\$23.76	\$39.60	\$67.32	\$106.92	\$186.12	\$336.60	\$582.12
\$199,000	\$7.96	\$7.96	\$7.96	\$11.94	\$15.92	\$23.88	\$39.80	\$67.66	\$107.46	\$187.06	\$338.30	\$585.06
\$200,000	\$8.00	\$8.00	\$8.00	\$12.00	\$16.00	\$24.00	\$40.00	\$68.00	\$108.00	\$188.00	\$340.00	\$588.00
\$201,000	\$8.04	\$8.04	\$8.04	\$12.06	\$16.08	\$24.12	\$40.20	\$68.34	\$108.54	\$188.94	\$341.70	\$590.94
\$202,000	\$8.08	\$8.08	\$8.08	\$12.12	\$16.16	\$24.24	\$40.40	\$68.68	\$109.08	\$189.88	\$343.40	\$593.88
\$203,000	\$8.12	\$8.12	\$8.12	\$12.18	\$16.24	\$24.36	\$40.60	\$69.02	\$109.62	\$190.82	\$345.10	\$596.82
\$204,000	\$8.16	\$8.16	\$8.16	\$12.24	\$16.32	\$24.48	\$40.80	\$69.36	\$110.16	\$191.76	\$346.80	\$599.76
\$205,000	\$8.20	\$8.20	\$8.20	\$12.30	\$16.40	\$24.60	\$41.00	\$69.70	\$110.70	\$192.70	\$348.50	\$602.70
\$206,000	\$8.24	\$8.24	\$8.24	\$12.36	\$16.48	\$24.72	\$41.20	\$70.04	\$111.24	\$193.64	\$350.20	\$605.64
\$207,000	\$8.28	\$8.28	\$8.28	\$12.42	\$16.56	\$24.84	\$41.40	\$70.38	\$111.78	\$194.58	\$351.90	\$608.58
\$208,000	\$8.32	\$8.32	\$8.32	\$12.48	\$16.64	\$24.96	\$41.60	\$70.72	\$112.32	\$195.52	\$353.60	\$611.52
\$209,000	\$8.36	\$8.36	\$8.36	\$12.54	\$16.72	\$25.08	\$41.80	\$71.06	\$112.86	\$196.46	\$355.30	\$614.46
\$210,000	\$8.40	\$8.40	\$8.40	\$12.60	\$16.80	\$25.20	\$42.00	\$71.40	\$113.40	\$197.40	\$357.00	\$617.40
\$211,000	\$8.44	\$8.44	\$8.44	\$12.66	\$16.88	\$25.32	\$42.20	\$71.74	\$113.94	\$198.34	\$358.70	\$620.34
\$212,000	\$8.48	\$8.48	\$8.48	\$12.72	\$16.96	\$25.44	\$42.40	\$72.08	\$114.48	\$199.28	\$360.40	\$623.28
\$213,000	\$8.52	\$8.52	\$8.52	\$12.78	\$17.04	\$25.56	\$42.60	\$72.42	\$115.02	\$200.22	\$362.10	\$626.22
\$214,000	\$8.56	\$8.56	\$8.56	\$12.84	\$17.12	\$25.68	\$42.80	\$72.76	\$115.56	\$201.16	\$363.80	\$629.16
\$215,000	\$8.60	\$8.60	\$8.60	\$12.90	\$17.20	\$25.80	\$43.00	\$73.10	\$116.10	\$202.10	\$365.50	\$632.10
\$216,000	\$8.64	\$8.64	\$8.64	\$12.96	\$17.28	\$25.92	\$43.20	\$73.44	\$116.64	\$203.04	\$367.20	\$635.04
\$217,000	\$8.68	\$8.68	\$8.68	\$13.02	\$17.36	\$26.04	\$43.40	\$73.78	\$117.18	\$203.98	\$368.90	\$637.98
\$218,000	\$8.72	\$8.72	\$8.72	\$13.08	\$17.44	\$26.16	\$43.60	\$74.12	\$117.72	\$204.92	\$370.60	\$640.92
\$219,000	\$8.76	\$8.76	\$8.76	\$13.14	\$17.52	\$26.28	\$43.80	\$74.46	\$118.26	\$205.86	\$372.30	\$643.86
\$220,000	\$8.80	\$8.80	\$8.80	\$13.20	\$17.60	\$26.40	\$44.00	\$74.80	\$118.80	\$206.80	\$374.00	\$646.80
\$221,000	\$8.84	\$8.84	\$8.84	\$13.26	\$17.68	\$26.52	\$44.20	\$75.14	\$119.34	\$207.74	\$375.70	\$649.74
\$222,000	\$8.88	\$8.88	\$8.88	\$13.32	\$17.76	\$26.64	\$44.40	\$75.48	\$119.88	\$208.68	\$377.40	\$652.68
\$223,000	\$8.92	\$8.92	\$8.92	\$13.38	\$17.84	\$26.76	\$44.60	\$75.82	\$120.42	\$209.62	\$379.10	\$655.62
\$224,000	\$8.96	\$8.96	\$8.96	\$13.44	\$17.92	\$26.88	\$44.80	\$76.16	\$120.96	\$210.56	\$380.80	\$658.56
\$225,000	\$9.00	\$9.00	\$9.00	\$13.50	\$18.00	\$27.00	\$45.00	\$76.50	\$121.50	\$211.50	\$382.50	\$661.50
\$226,000	\$9.04	\$9.04	\$9.04	\$13.56	\$18.08	\$27.12	\$45.20	\$76.84	\$122.04	\$212.44	\$384.20	\$664.44
\$227,000	\$9.08	\$9.08	\$9.08	\$13.62	\$18.16	\$27.24	\$45.40	\$77.18	\$122.58	\$213.38	\$385.90	\$667.38
\$228,000	\$9.12	\$9.12	\$9.12	\$13.68	\$18.24	\$27.36	\$45.60	\$77.52	\$123.12	\$214.32	\$387.60	\$670.32
\$229,000	\$9.16	\$9.16	\$9.16	\$13.74	\$18.32	\$27.48	\$45.80	\$77.86	\$123.66	\$215.26	\$389.30	\$673.26
\$230,000	\$9.20	\$9.20	\$9.20	\$13.80	\$18.40	\$27.60	\$46.00	\$78.20	\$124.20	\$216.20	\$391.00	\$676.20
\$231,000	\$9.24	\$9.24	\$9.24	\$13.86	\$18.48	\$27.72	\$46.20	\$78.54	\$124.74	\$217.14	\$392.70	\$679.14
\$232,000	\$9.28	\$9.28	\$9.28	\$13.92	\$18.56	\$27.84	\$46.40	\$78.88	\$125.28	\$218.08	\$394.40	\$682.08
\$233,000	\$9.32	\$9.32	\$9.32	\$13.98	\$18.64	\$27.96	\$46.60	\$79.22	\$125.82	\$219.02	\$396.10	\$685.02
\$234,000	\$9.36	\$9.36	\$9.36	\$14.04	\$18.72	\$28.08	\$46.80	\$79.56	\$126.36	\$219.96	\$397.80	\$687.96
\$235,000	\$9.40	\$9.40	\$9.40	\$14.10	\$18.80	\$28.20	\$47.00	\$79.90	\$126.90	\$220.90	\$399.50	\$690.90
\$236,000	\$9.44	\$9.44	\$9.44	\$14.16	\$18.88	\$28.32	\$47.20	\$80.24	\$127.44	\$221.84	\$401.20	\$693.84
\$237,000	\$9.48	\$9.48	\$9.48	\$14.22	\$18.96	\$28.44	\$47.40	\$80.58	\$127.98	\$222.78	\$402.90	\$696.78
\$238,000	\$9.52	\$9.52	\$9.52	\$14.28	\$19.04	\$28.56	\$47.60	\$80.92	\$128.52	\$223.72	\$404.60	\$699.72
\$239,000	\$9.56	\$9.56	\$9.56	\$14.34	\$19.12	\$28.68	\$47.80	\$81.26	\$129.06	\$224.66	\$406.30	\$702.66
\$240,000	\$9.60	\$9.60	\$9.60	\$14.40	\$19.20	\$28.80	\$48.00	\$81.60	\$129.60	\$225.60	\$408.00	\$705.60
\$241,000	\$9.64	\$9.64	\$9.64	\$14.46	\$19.28	\$28.92	\$48.20	\$81.94	\$130.14	\$226.54	\$409.70	\$708.54
\$242,000	\$9.68	\$9.68	\$9.68	\$14.52	\$19.36	\$29.04	\$48.40	\$82.28	\$130.68	\$227.48	\$411.40	\$711.48
\$243,000	\$9.72	\$9.72	\$9.72	\$14.58	\$19.44	\$29.16	\$48.60	\$82.62	\$131.22	\$228.42	\$413.10	\$714.42
\$244,000	\$9.76	\$9.76	\$9.76	\$14.64	\$19.52	\$29.28	\$48.80	\$82.96	\$131.76	\$229.36	\$414.80	\$717.36
\$245,000	\$9.80	\$9.80	\$9.80	\$14.70	\$19.60	\$29.40	\$49.00	\$83.30	\$132.30	\$230.30	\$416.50	\$720.30
\$246,000	\$9.84	\$9.84	\$9.84	\$14.76	\$19.68	\$29.52	\$49.20	\$83.64	\$132.84	\$231.24	\$418.20	\$723.24
\$247,000	\$9.88	\$9.88	\$9.88	\$14.82	\$19.76	\$29.64	\$49.40	\$83.98	\$133.38	\$232.18	\$419.90	\$726.18
\$248,000	\$9.92	\$9.92	\$9.92	\$14.88	\$19.84	\$29.76	\$49.60	\$84.32	\$133.92	\$233.12	\$421.60	\$729.12

\$249,000	\$9.96	\$9.96	\$9.96	\$14.94	\$19.92	\$29.88	\$49.80	\$84.66	\$134.46	\$234.06	\$423.30	\$732.06
\$250,000	\$10.00	\$10.00	\$10.00	\$15.00	\$20.00	\$30.00	\$50.00	\$85.00	\$135.00	\$235.00	\$425.00	\$735.00

CHILD(REN) VOLUNTARY TERM LIFE INSURANCE

Monthly Premium Amount (Cost per Pay Period – 12/Year)

Benefit Amount	Cost For Each Child	x	Number of Covered Children	=	Cost For All Children
\$10,000	\$2.00	x		=	

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This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits** are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.

LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP LIFE INSURANCE

GENERAL LIMITATIONS AND EXCLUSIONS

- Your benefits will be reduced by 35% at age 65, 25% at age 70, and 15% at the age of 75.
- A supplemental or voluntary life benefit will not be paid if death occurs by suicide within two years (or as allowed by state law) of purchasing this coverage.
- You and your dependent(s) must be citizens or legal residents of the United States, its territories and protectorates.

DEPENDENT LIMITATIONS AND EXCLUSIONS

- Coverage may only be elected for dependents when you elect and are approved for coverage for yourself.
- Coverage may not be elected for a dependent who has employee coverage under this certificate.
- Coverage may not be elected for a dependent who is in active full-time military service.
- Child(ren) may only be covered as a dependent of one employee.
- Infants may receive a reduced benefit prior to the age of six months.

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