To determine your premium, take your smoking status and age at your last birthday, find the rate in the following chart per $10,000 unit of life insurance, and multiply that rate by the number of $10,000 units you desire. Do the same thing for your spouse at his/her age for the number of units desired. If you have used any form of tobacco in the last 12 months, you will be considered a smoker.

Your eligible children may be provided $1,000 of coverage between 14 days and 6 months of age and your choice of $2,500, $5,000, $7,500 or $10,000 of coverage between 6 months and age 26. The cost semi-monthly, regardless of the number of children, is determined by the age 6 months to age 26 benefit option you select as follows:

Dependent Children (6 months to age 26 Benefit)	Semi-Monthly Cost
$ 2,500	$ .21
5,000	.41
7,500	.61
10,000	.81

Newborn children automatically become insured at 14 days of age if you insure other dependent children.

SEMI-MONTHLY PREMIUM RATES PER $10,000 OF LIFE INSURANCE

Age (last birthday as of the anniversary date)	Smoker Rate	Non-Smoker Rate
Under Age 30	$ .40	$ .24
30-34	.49	.25
35-39	.74	.35
40-44	1.23	.57
45-49	2.08	.97
50-54	3.45	1.63
55-59	5.34	2.84
60-64	5.96	3.61
65-69	8.14	5.50
70 and Over*	14.72	10.75

* Note: For insureds age 75 and older, the above rates are equivalent to per $10,000 of coverage in effect prior to age 75.

EXAMPLE:	Amount of Insurance	Semi-Monthly Cost
Employee - 33 (Smoker)	$50,000	$ 2.45
Spouse - 28 (Non-Smoker)	30,000	0.72
Three Children - 6 months to age 26	2,500	.21
Total Semi-Monthly Cost		**$ 3.38**

Semi-Monthly premium rates are based on your age at your last birthday and smoking status. They will change on the anniversary date coinciding with or next following your last birthday as you advance to a higher age bracket.

PORTABILITY: If you terminate employment after your coverage has started, you may elect within 31