
Group Number: 00534821

ST. MORITZ SECURITY SERVICES, INC.

ALL ELIGIBLE SSI EMPLOYEES

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

PLAN HIGHLIGHTS

- Life

Welcome

Dear ST. MORITZ SECURITY SERVICES, INC. Employee,

We are happy to have been chosen by ST. MORITZ SECURITY SERVICES, INC. to be the provider of your employee benefits this year. For over 150 years, we have helped millions of people plan, secure and look after their families. We believe that life's unexpected surprises should be met with the support, guidance and understanding of someone who truly cares. And, we understand the power of help. It's why we go above and beyond to do what's right for you.

With Guardian® coverage you get:

- Affordable group rates
- Convenient payroll deduction
- Benefits for your unique needs

Take advantage of the benefits offered to you at work. Feel secure knowing that you have the coverage you need from a trusted provider and that it's there when you need it most.

Guardian

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America®. Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

2018-71635 (12/20)

Life Benefit Summary

Group Number: 00534821

A Life insurance plan through Guardian provides:

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

About Your Benefits:

	VOLUNTARY PERMANENT LIFE
Employee Benefit	\$10,000 increments to a maximum of \$150,000.
Spouse/Domestic Partner Benefit	Spouse Permanent Life: Up to 50% of employee's amount to maximum \$75,000
Child Benefit	Child Permanent Life: \$10,000 - Max age 26. Subject to state limits.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	We Guarantee Issue coverage up to: Employee \$150,000. Spouse \$10,000. Dependent children \$10,000.
Premiums	Never increase due to an increase in age. All issue ages will be calculated using age at last birthday as of the member's certificate effective date.
Portability: Allows you to take coverage with you if you terminate employment.	Coverage is fully portable when employee or dependent is no longer eligible under employer's plan.
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes

Subject to coverage limits

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

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Group Permanent Life Employee Monthly Cost Illustration - No Waiver

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18	NonTobacco	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
	Cash Value	\$4,790	\$9,581	\$14,371	\$19,162	\$23,952	\$28,743	\$33,533	\$38,324	\$43,114	\$47,905
	Tobacco	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	\$89.00
19	Cash Value	\$5,017	\$10,033	\$15,050	\$20,066	\$25,083	\$30,099	\$35,116	\$40,132	\$45,149	\$50,166
	NonTobacco	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
	Cash Value	\$4,465	\$8,930	\$13,395	\$17,860	\$22,325	\$26,790	\$31,255	\$35,720	\$40,185	\$44,650
20	Tobacco	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$62.30	\$71.20	\$80.10	\$89.00
	Cash Value	\$4,842	\$9,684	\$14,526	\$19,369	\$24,211	\$29,053	\$33,895	\$38,737	\$43,579	\$48,422
	NonTobacco	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
21	Cash Value	\$4,308	\$8,616	\$12,924	\$17,232	\$21,539	\$25,847	\$30,155	\$34,463	\$38,771	\$43,079
	Tobacco	\$9.20	\$18.40	\$27.60	\$36.80	\$46.00	\$55.20	\$64.40	\$73.60	\$82.80	\$92.00
	Cash Value	\$4,660	\$9,319	\$13,979	\$18,638	\$23,298	\$27,957	\$32,617	\$37,276	\$41,936	\$46,596
22	NonTobacco	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
	Cash Value	\$4,151	\$8,302	\$12,453	\$16,604	\$20,755	\$24,905	\$29,056	\$33,207	\$37,358	\$41,509
	Tobacco	\$9.20	\$18.40	\$27.60	\$36.80	\$46.00	\$55.20	\$64.40	\$73.60	\$82.80	\$92.00
23	Cash Value	\$4,691	\$9,381	\$14,072	\$18,762	\$23,453	\$28,143	\$32,834	\$37,524	\$42,215	\$46,905
	NonTobacco	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
	Cash Value	\$4,132	\$8,263	\$12,395	\$16,526	\$20,658	\$24,789	\$28,921	\$33,052	\$37,184	\$41,315
24	Tobacco	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00
	Cash Value	\$4,556	\$9,112	\$13,668	\$18,224	\$22,780	\$27,336	\$31,892	\$36,448	\$41,004	\$45,560
	NonTobacco	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
25	Cash Value	\$4,094	\$8,188	\$12,283	\$16,377	\$20,471	\$24,565	\$28,659	\$32,754	\$36,848	\$40,942
	Tobacco	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00
	Cash Value	\$4,563	\$9,125	\$13,688	\$18,250	\$22,813	\$27,375	\$31,938	\$36,500	\$41,063	\$45,625
26	NonTobacco	\$7.00	\$14.00	\$21.00	\$28.00	\$35.00	\$42.00	\$49.00	\$56.00	\$63.00	\$70.00
	Cash Value	\$4,046	\$8,092	\$12,137	\$16,183	\$20,229	\$24,275	\$28,320	\$32,366	\$36,412	\$40,458
	Tobacco	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00
27	Cash Value	\$4,545	\$9,090	\$13,635	\$18,180	\$22,725	\$27,269	\$31,814	\$36,359	\$40,904	\$45,449
	NonTobacco	\$7.40	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40	\$51.80	\$59.20	\$66.60	\$74.00
	Cash Value	\$4,104	\$8,207	\$12,311	\$16,415	\$20,519	\$24,622	\$28,726	\$32,830	\$36,933	\$41,037
28	Tobacco	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$70.70	\$80.80	\$90.90	\$101.00
	Cash Value	\$4,772	\$9,544	\$14,317	\$19,089	\$23,861	\$28,633	\$33,406	\$38,178	\$42,950	\$47,722
	NonTobacco	\$7.70	\$15.40	\$23.10	\$30.80	\$38.50	\$46.20	\$53.90	\$61.60	\$69.30	\$77.00
29	Cash Value	\$3,983	\$7,965	\$11,948	\$15,930	\$19,913	\$23,895	\$27,878	\$31,860	\$35,843	\$39,826
	Tobacco	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$74.20	\$84.80	\$95.40	\$106.00
	Cash Value	\$4,687	\$9,375	\$14,062	\$18,749	\$23,436	\$28,124	\$32,811	\$37,498	\$42,186	\$46,873
30	NonTobacco	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50	\$47.40	\$55.30	\$63.20	\$71.10	\$79.00
	Cash Value	\$3,963	\$7,927	\$11,890	\$15,853	\$19,816	\$23,780	\$27,743	\$31,706	\$35,670	\$39,633
	Tobacco	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$77.00	\$88.00	\$99.00	\$110.00
31	Cash Value	\$4,508	\$9,016	\$13,524	\$18,032	\$22,540	\$27,048	\$31,556	\$36,064	\$40,572	\$45,080
	NonTobacco	\$8.20	\$16.40	\$24.60	\$32.80	\$41.00	\$49.20	\$57.40	\$65.60	\$73.80	\$82.00
	Cash Value	\$3,929	\$7,857	\$11,786	\$15,715	\$19,643	\$23,572	\$27,501	\$31,429	\$35,358	\$39,287
32	Tobacco	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
	Cash Value	\$4,390	\$8,779	\$13,169	\$17,558	\$21,948	\$26,337	\$30,727	\$35,116	\$39,506	\$43,896
	NonTobacco	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00	\$59.50	\$68.00	\$76.50	\$85.00
33	Cash Value	\$3,875	\$7,750	\$11,624	\$15,499	\$19,374	\$23,249	\$27,124	\$30,998	\$34,873	\$38,748
	Tobacco	\$11.90	\$23.80	\$35.70	\$47.60	\$59.50	\$71.40	\$83.30	\$95.20	\$107.10	\$119.00
	Cash Value	\$4,292	\$8,584	\$12,877	\$17,169	\$21,461	\$25,753	\$30,045	\$34,338	\$38,630	\$42,922
34	NonTobacco	\$8.80	\$17.60	\$26.40	\$35.20	\$44.00	\$52.80	\$61.60	\$70.40	\$79.20	\$88.00
	Cash Value	\$3,805	\$7,611	\$11,416	\$15,222	\$19,027	\$22,833	\$26,638	\$30,444	\$34,249	\$38,055
	Tobacco	\$12.40	\$24.80	\$37.20	\$49.60	\$62.00	\$74.40	\$86.80	\$99.20	\$111.60	\$124.00
35	Cash Value	\$4,237	\$8,473	\$12,710	\$16,947	\$21,183	\$25,420	\$29,657	\$33,893	\$38,130	\$42,367

Group Permanent Life Employee Monthly Cost Illustration - No Waiver

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
31	NonTobacco	\$9.10	\$18.20	\$27.30	\$36.40	\$45.50	\$54.60	\$63.70	\$72.80	\$81.90	\$91.00
	Cash Value	\$3,756	\$7,513	\$11,269	\$15,026	\$18,782	\$22,538	\$26,295	\$30,051	\$33,808	\$37,564
	Tobacco	\$12.90	\$25.80	\$38.70	\$51.60	\$64.50	\$77.40	\$90.30	\$103.20	\$116.10	\$129.00
	Cash Value	\$4,098	\$8,196	\$12,293	\$16,391	\$20,489	\$24,587	\$28,685	\$32,782	\$36,880	\$40,978
32	NonTobacco	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$66.50	\$76.00	\$85.50	\$95.00
	Cash Value	\$3,742	\$7,484	\$11,226	\$14,969	\$18,711	\$22,453	\$26,195	\$29,937	\$33,679	\$37,422
	Tobacco	\$13.50	\$27.00	\$40.50	\$54.00	\$67.50	\$81.00	\$94.50	\$108.00	\$121.50	\$135.00
	Cash Value	\$4,085	\$8,170	\$12,255	\$16,340	\$20,424	\$24,509	\$28,594	\$32,679	\$36,764	\$40,849
33	NonTobacco	\$9.90	\$19.80	\$29.70	\$39.60	\$49.50	\$59.40	\$69.30	\$79.20	\$89.10	\$99.00
	Cash Value	\$3,628	\$7,256	\$10,883	\$14,511	\$18,139	\$21,767	\$25,395	\$29,022	\$32,650	\$36,278
	Tobacco	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$98.00	\$112.00	\$126.00	\$140.00
	Cash Value	\$3,991	\$7,982	\$11,973	\$15,964	\$19,954	\$23,945	\$27,936	\$31,927	\$35,918	\$39,909
34	NonTobacco	\$10.20	\$20.40	\$30.60	\$40.80	\$51.00	\$61.20	\$71.40	\$81.60	\$91.80	\$102.00
	Cash Value	\$3,578	\$7,157	\$10,735	\$14,314	\$17,892	\$21,471	\$25,049	\$28,628	\$32,206	\$35,785
	Tobacco	\$14.70	\$29.40	\$44.10	\$58.80	\$73.50	\$88.20	\$102.90	\$117.60	\$132.30	\$147.00
	Cash Value	\$3,922	\$7,845	\$11,767	\$15,689	\$19,612	\$23,534	\$27,456	\$31,378	\$35,301	\$39,223
35	NonTobacco	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$74.20	\$84.80	\$95.40	\$106.00
	Cash Value	\$3,580	\$7,160	\$10,741	\$14,321	\$17,901	\$21,481	\$25,061	\$28,642	\$32,222	\$35,802
	Tobacco	\$15.30	\$30.60	\$45.90	\$61.20	\$76.50	\$91.80	\$107.10	\$122.40	\$137.70	\$153.00
	Cash Value	\$3,784	\$7,569	\$11,353	\$15,137	\$18,921	\$22,706	\$26,490	\$30,274	\$34,059	\$37,843
36	NonTobacco	\$11.20	\$22.40	\$33.60	\$44.80	\$56.00	\$67.20	\$78.40	\$89.60	\$100.80	\$112.00
	Cash Value	\$3,474	\$6,948	\$10,422	\$13,896	\$17,370	\$20,844	\$24,318	\$27,792	\$31,266	\$34,740
	Tobacco	\$16.00	\$32.00	\$48.00	\$64.00	\$80.00	\$96.00	\$112.00	\$128.00	\$144.00	\$160.00
	Cash Value	\$3,748	\$7,497	\$11,245	\$14,994	\$18,742	\$22,491	\$26,239	\$29,987	\$33,736	\$37,484
37	NonTobacco	\$11.60	\$23.20	\$34.80	\$46.40	\$58.00	\$69.60	\$81.20	\$92.80	\$104.40	\$116.00
	Cash Value	\$3,380	\$6,759	\$10,139	\$13,519	\$16,898	\$20,278	\$23,658	\$27,037	\$30,417	\$33,797
	Tobacco	\$16.80	\$33.60	\$50.40	\$67.20	\$84.00	\$100.80	\$117.60	\$134.40	\$151.20	\$168.00
	Cash Value	\$3,613	\$7,226	\$10,839	\$14,452	\$18,065	\$21,679	\$25,292	\$28,905	\$32,518	\$36,131
38	NonTobacco	\$12.20	\$24.40	\$36.60	\$48.80	\$61.00	\$73.20	\$85.40	\$97.60	\$109.80	\$122.00
	Cash Value	\$3,301	\$6,601	\$9,902	\$13,202	\$16,503	\$19,804	\$23,104	\$26,405	\$29,705	\$33,006
	Tobacco	\$17.60	\$35.20	\$52.80	\$70.40	\$88.00	\$105.60	\$123.20	\$140.80	\$158.40	\$176.00
	Cash Value	\$3,518	\$7,036	\$10,554	\$14,071	\$17,589	\$21,107	\$24,625	\$28,143	\$31,661	\$35,179
39	NonTobacco	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00	\$76.80	\$89.60	\$102.40	\$115.20	\$128.00
	Cash Value	\$3,173	\$6,347	\$9,520	\$12,693	\$15,867	\$19,040	\$22,213	\$25,386	\$28,560	\$31,733
	Tobacco	\$18.50	\$37.00	\$55.50	\$74.00	\$92.50	\$111.00	\$129.50	\$148.00	\$166.50	\$185.00
	Cash Value	\$3,395	\$6,790	\$10,185	\$13,579	\$16,974	\$20,369	\$23,764	\$27,159	\$30,554	\$33,949
40	NonTobacco	\$13.30	\$26.60	\$39.90	\$53.20	\$66.50	\$79.80	\$93.10	\$106.40	\$119.70	\$133.00
	Cash Value	\$3,111	\$6,221	\$9,332	\$12,443	\$15,553	\$18,664	\$21,774	\$24,885	\$27,996	\$31,106
	Tobacco	\$19.40	\$38.80	\$58.20	\$77.60	\$97.00	\$116.40	\$135.80	\$155.20	\$174.60	\$194.00
	Cash Value	\$3,303	\$6,606	\$9,909	\$13,212	\$16,515	\$19,818	\$23,121	\$26,424	\$29,727	\$33,031
41	NonTobacco	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$98.00	\$112.00	\$126.00	\$140.00
	Cash Value	\$2,977	\$5,954	\$8,930	\$11,907	\$14,884	\$17,861	\$20,837	\$23,814	\$26,791	\$29,768
	Tobacco	\$20.30	\$40.60	\$60.90	\$81.20	\$101.50	\$121.80	\$142.10	\$162.40	\$182.70	\$203.00
	Cash Value	\$3,181	\$6,362	\$9,542	\$12,723	\$15,904	\$19,085	\$22,266	\$25,446	\$28,627	\$31,808
42	NonTobacco	\$14.60	\$29.20	\$43.80	\$58.40	\$73.00	\$87.60	\$102.20	\$116.80	\$131.40	\$146.00
	Cash Value	\$2,896	\$5,791	\$8,687	\$11,582	\$14,478	\$17,373	\$20,269	\$23,165	\$26,060	\$28,956
	Tobacco	\$21.30	\$42.60	\$63.90	\$85.20	\$106.50	\$127.80	\$149.10	\$170.40	\$191.70	\$213.00
	Cash Value	\$3,034	\$6,068	\$9,102	\$12,135	\$15,169	\$18,203	\$21,237	\$24,271	\$27,305	\$30,339
43	NonTobacco	\$15.30	\$30.60	\$45.90	\$61.20	\$76.50	\$91.80	\$107.10	\$122.40	\$137.70	\$153.00
	Cash Value	\$2,773	\$5,546	\$8,319	\$11,092	\$13,865	\$16,638	\$19,411	\$22,183	\$24,956	\$27,729
	Tobacco	\$22.30	\$44.60	\$66.90	\$89.20	\$111.50	\$133.80	\$156.10	\$178.40	\$200.70	\$223.00
	Cash Value	\$2,909	\$5,818	\$8,726	\$11,635	\$14,544	\$17,453	\$20,361	\$23,270	\$26,179	\$29,088

Group Permanent Life Employee Monthly Cost Illustration - No Waiver

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
44	NonTobacco	\$16.00	\$32.00	\$48.00	\$64.00	\$80.00	\$96.00	\$112.00	\$128.00	\$144.00	\$160.00
	Cash Value	\$2,654	\$5,308	\$7,961	\$10,615	\$13,269	\$15,923	\$18,576	\$21,230	\$23,884	\$26,538
	Tobacco	\$23.40	\$46.80	\$70.20	\$93.60	\$117.00	\$140.40	\$163.80	\$187.20	\$210.60	\$234.00
	Cash Value	\$2,758	\$5,517	\$8,275	\$11,033	\$13,792	\$16,550	\$19,308	\$22,066	\$24,825	\$27,583
45	NonTobacco	\$16.70	\$33.40	\$50.10	\$66.80	\$83.50	\$100.20	\$116.90	\$133.60	\$150.30	\$167.00
	Cash Value	\$2,534	\$5,068	\$7,601	\$10,135	\$12,669	\$15,203	\$17,736	\$20,270	\$22,804	\$25,338
	Tobacco	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50	\$147.00	\$171.50	\$196.00	\$220.50	\$245.00
	Cash Value	\$2,623	\$5,246	\$7,870	\$10,493	\$13,116	\$15,739	\$18,362	\$20,985	\$23,609	\$26,232
46	NonTobacco	\$17.90	\$35.80	\$53.70	\$71.60	\$89.50	\$107.40	\$125.30	\$143.20	\$161.10	\$179.00
	Cash Value	\$2,371	\$4,742	\$7,113	\$9,483	\$11,854	\$14,225	\$16,596	\$18,967	\$21,338	\$23,709
	Tobacco	\$26.00	\$52.00	\$78.00	\$104.00	\$130.00	\$156.00	\$182.00	\$208.00	\$234.00	\$260.00
	Cash Value	\$2,460	\$4,921	\$7,381	\$9,842	\$12,302	\$14,763	\$17,223	\$19,684	\$22,144	\$24,605
47	NonTobacco	\$19.10	\$38.20	\$57.30	\$76.40	\$95.50	\$114.60	\$133.70	\$152.80	\$171.90	\$191.00
	Cash Value	\$2,219	\$4,437	\$6,656	\$8,874	\$11,093	\$13,312	\$15,530	\$17,749	\$19,967	\$22,186
	Tobacco	\$27.60	\$55.20	\$82.80	\$110.40	\$138.00	\$165.60	\$193.20	\$220.80	\$248.40	\$276.00
	Cash Value	\$2,269	\$4,539	\$6,808	\$9,078	\$11,347	\$13,617	\$15,886	\$18,156	\$20,425	\$22,695
48	NonTobacco	\$20.30	\$40.60	\$60.90	\$81.20	\$101.50	\$121.80	\$142.10	\$162.40	\$182.70	\$203.00
	Cash Value	\$2,060	\$4,119	\$6,179	\$8,238	\$10,298	\$12,358	\$14,417	\$16,477	\$18,537	\$20,596
	Tobacco	\$29.30	\$58.60	\$87.90	\$117.20	\$146.50	\$175.80	\$205.10	\$234.40	\$263.70	\$293.00
	Cash Value	\$2,082	\$4,164	\$6,246	\$8,328	\$10,409	\$12,491	\$14,573	\$16,655	\$18,737	\$20,819
49	NonTobacco	\$21.60	\$43.20	\$64.80	\$86.40	\$108.00	\$129.60	\$151.20	\$172.80	\$194.40	\$216.00
	Cash Value	\$1,860	\$3,721	\$5,581	\$7,442	\$9,302	\$11,163	\$13,023	\$14,884	\$16,744	\$18,605
	Tobacco	\$31.10	\$62.20	\$93.30	\$124.40	\$155.50	\$186.60	\$217.70	\$248.80	\$279.90	\$311.00
	Cash Value	\$1,892	\$3,784	\$5,676	\$7,568	\$9,461	\$11,353	\$13,245	\$15,137	\$17,029	\$18,921
50	NonTobacco	\$22.90	\$45.80	\$68.70	\$91.60	\$114.50	\$137.40	\$160.30	\$183.20	\$206.10	\$229.00
	Cash Value	\$1,688	\$3,376	\$5,064	\$6,752	\$8,440	\$10,128	\$11,816	\$13,504	\$15,192	\$16,880
	Tobacco	\$32.90	\$65.80	\$98.70	\$131.60	\$164.50	\$197.40	\$230.30	\$263.20	\$296.10	\$329.00
	Cash Value	\$1,698	\$3,396	\$5,093	\$6,791	\$8,489	\$10,187	\$11,884	\$13,582	\$15,280	\$16,978
51	NonTobacco	\$24.40	\$48.80	\$73.20	\$97.60	\$122.00	\$146.40	\$170.80	\$195.20	\$219.60	\$244.00
	Cash Value	\$1,490	\$2,981	\$4,471	\$5,961	\$7,451	\$8,942	\$10,432	\$11,922	\$13,412	\$14,903
	Tobacco	\$34.80	\$69.60	\$104.40	\$139.20	\$174.00	\$208.80	\$243.60	\$278.40	\$313.20	\$348.00
	Cash Value	\$1,518	\$3,035	\$4,553	\$6,071	\$7,589	\$9,106	\$10,624	\$12,142	\$13,660	\$15,177
52	NonTobacco	\$25.90	\$51.80	\$77.70	\$103.60	\$129.50	\$155.40	\$181.30	\$207.20	\$233.10	\$259.00
	Cash Value	\$1,268	\$2,536	\$3,803	\$5,071	\$6,339	\$7,607	\$8,875	\$10,142	\$11,410	\$12,678
	Tobacco	\$36.90	\$73.80	\$110.70	\$147.60	\$184.50	\$221.40	\$258.30	\$295.20	\$332.10	\$369.00
	Cash Value	\$1,301	\$2,602	\$3,903	\$5,204	\$6,505	\$7,806	\$9,107	\$10,408	\$11,709	\$13,010
53	NonTobacco	\$27.40	\$54.80	\$82.20	\$109.60	\$137.00	\$164.40	\$191.80	\$219.20	\$246.60	\$274.00
	Cash Value	\$1,055	\$2,109	\$3,164	\$4,219	\$5,274	\$6,328	\$7,383	\$8,438	\$9,493	\$10,547
	Tobacco	\$39.00	\$78.00	\$117.00	\$156.00	\$195.00	\$234.00	\$273.00	\$312.00	\$351.00	\$390.00
	Cash Value	\$1,087	\$2,175	\$3,262	\$4,349	\$5,436	\$6,524	\$7,611	\$8,698	\$9,785	\$10,873
54	NonTobacco	\$29.10	\$58.20	\$87.30	\$116.40	\$145.50	\$174.60	\$203.70	\$232.80	\$261.90	\$291.00
	Cash Value	\$820	\$1,640	\$2,461	\$3,281	\$4,101	\$4,921	\$5,741	\$6,562	\$7,382	\$8,202
	Tobacco	\$41.30	\$82.60	\$123.90	\$165.20	\$206.50	\$247.80	\$289.10	\$330.40	\$371.70	\$413.00
	Cash Value	\$837	\$1,675	\$2,512	\$3,350	\$4,187	\$5,025	\$5,862	\$6,700	\$7,537	\$8,374
55	NonTobacco	\$30.80	\$61.60	\$92.40	\$123.20	\$154.00	\$184.80	\$215.60	\$246.40	\$277.20	\$308.00
	Cash Value	\$575	\$1,150	\$1,725	\$2,301	\$2,876	\$3,451	\$4,026	\$4,601	\$5,176	\$5,751
	Tobacco	\$43.70	\$87.40	\$131.10	\$174.80	\$218.50	\$262.20	\$305.90	\$349.60	\$393.30	\$437.00
	Cash Value	\$585	\$1,170	\$1,755	\$2,340	\$2,925	\$3,509	\$4,094	\$4,679	\$5,264	\$5,849
56	NonTobacco	\$32.40	\$64.80	\$97.20	\$129.60	\$162.00	\$194.40	\$226.80	\$259.20	\$291.60	\$324.00
	Cash Value	\$620	\$1,240	\$1,860	\$2,479	\$3,099	\$3,719	\$4,339	\$4,959	\$5,579	\$6,198
	Tobacco	\$46.20	\$92.40	\$138.60	\$184.80	\$231.00	\$277.20	\$323.40	\$369.60	\$415.80	\$462.00
	Cash Value	\$596	\$1,192	\$1,787	\$2,383	\$2,979	\$3,575	\$4,170	\$4,766	\$5,362	\$5,958

Group Permanent Life Employee Monthly Cost Illustration - No Waiver

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
57	NonTobacco	\$34.10	\$68.20	\$102.30	\$136.40	\$170.50	\$204.60	\$238.70	\$272.80	\$306.90	\$341.00
	Cash Value	\$657	\$1,315	\$1,972	\$2,629	\$3,287	\$3,944	\$4,601	\$5,258	\$5,916	\$6,573
	Tobacco	\$48.80	\$97.60	\$146.40	\$195.20	\$244.00	\$292.80	\$341.60	\$390.40	\$439.20	\$488.00
	Cash Value	\$611	\$1,222	\$1,832	\$2,443	\$3,054	\$3,665	\$4,275	\$4,886	\$5,497	\$6,108
58	NonTobacco	\$35.90	\$71.80	\$107.70	\$143.60	\$179.50	\$215.40	\$251.30	\$287.20	\$323.10	\$359.00
	Cash Value	\$687	\$1,374	\$2,062	\$2,749	\$3,436	\$4,123	\$4,810	\$5,497	\$6,185	\$6,872
	Tobacco	\$51.60	\$103.20	\$154.80	\$206.40	\$258.00	\$309.60	\$361.20	\$412.80	\$464.40	\$516.00
	Cash Value	\$629	\$1,257	\$1,886	\$2,515	\$3,143	\$3,772	\$4,401	\$5,029	\$5,658	\$6,287
59	NonTobacco	\$37.80	\$75.60	\$113.40	\$151.20	\$189.00	\$226.80	\$264.60	\$302.40	\$340.20	\$378.00
	Cash Value	\$733	\$1,467	\$2,200	\$2,933	\$3,667	\$4,400	\$5,133	\$5,867	\$6,600	\$7,333
	Tobacco	\$54.60	\$109.20	\$163.80	\$218.40	\$273.00	\$327.60	\$382.20	\$436.80	\$491.40	\$546.00
	Cash Value	\$647	\$1,294	\$1,941	\$2,589	\$3,236	\$3,883	\$4,530	\$5,177	\$5,824	\$6,471
60	NonTobacco	\$39.80	\$79.60	\$119.40	\$159.20	\$199.00	\$238.80	\$278.60	\$318.40	\$358.20	\$398.00
	Cash Value	\$782	\$1,564	\$2,347	\$3,129	\$3,911	\$4,693	\$5,476	\$6,258	\$7,040	\$7,822
	Tobacco	\$57.70	\$115.40	\$173.10	\$230.80	\$288.50	\$346.20	\$403.90	\$461.60	\$519.30	\$577.00
	Cash Value	\$666	\$1,331	\$1,997	\$2,663	\$3,328	\$3,994	\$4,660	\$5,325	\$5,991	\$6,657
61	NonTobacco	\$42.00	\$84.00	\$126.00	\$168.00	\$210.00	\$252.00	\$294.00	\$336.00	\$378.00	\$420.00
	Cash Value	\$856	\$1,712	\$2,568	\$3,424	\$4,280	\$5,136	\$5,992	\$6,848	\$7,705	\$8,561
	Tobacco	\$61.00	\$122.00	\$183.00	\$244.00	\$305.00	\$366.00	\$427.00	\$488.00	\$549.00	\$610.00
	Cash Value	\$684	\$1,368	\$2,051	\$2,735	\$3,419	\$4,103	\$4,786	\$5,470	\$6,154	\$6,838
62	NonTobacco	\$44.30	\$88.60	\$132.90	\$177.20	\$221.50	\$265.80	\$310.10	\$354.40	\$398.70	\$443.00
	Cash Value	\$918	\$1,836	\$2,753	\$3,671	\$4,589	\$5,507	\$6,425	\$7,342	\$8,260	\$9,178
	Tobacco	\$64.40	\$128.80	\$193.20	\$257.60	\$322.00	\$386.40	\$450.80	\$515.20	\$579.60	\$644.00
	Cash Value	\$699	\$1,399	\$2,098	\$2,798	\$3,497	\$4,197	\$4,896	\$5,596	\$6,295	\$6,995
63	NonTobacco	\$46.70	\$93.40	\$140.10	\$186.80	\$233.50	\$280.20	\$326.90	\$373.60	\$420.30	\$467.00
	Cash Value	\$994	\$1,989	\$2,983	\$3,978	\$4,972	\$5,966	\$6,961	\$7,955	\$8,950	\$9,944
	Tobacco	\$68.10	\$136.20	\$204.30	\$272.40	\$340.50	\$408.60	\$476.70	\$544.80	\$612.90	\$681.00
	Cash Value	\$758	\$1,515	\$2,273	\$3,031	\$3,788	\$4,546	\$5,303	\$6,061	\$6,819	\$7,576
64	NonTobacco	\$49.40	\$98.80	\$148.20	\$197.60	\$247.00	\$296.40	\$345.80	\$395.20	\$444.60	\$494.00
	Cash Value	\$1,068	\$2,136	\$3,204	\$4,272	\$5,340	\$6,408	\$7,475	\$8,543	\$9,611	\$10,679
	Tobacco	\$71.90	\$143.80	\$215.70	\$287.60	\$359.50	\$431.40	\$503.30	\$575.20	\$647.10	\$719.00
	Cash Value	\$812	\$1,624	\$2,437	\$3,249	\$4,061	\$4,873	\$5,685	\$6,497	\$7,310	\$8,122
65	NonTobacco	\$52.10	\$104.20	\$156.30	\$208.40	\$260.50	\$312.60	\$364.70	\$416.80	\$468.90	\$521.00
	Cash Value	\$1,152	\$2,305	\$3,457	\$4,610	\$5,762	\$6,915	\$8,067	\$9,219	\$10,372	\$11,524
	Tobacco	\$75.90	\$151.80	\$227.70	\$303.60	\$379.50	\$455.40	\$531.30	\$607.20	\$683.10	\$759.00
	Cash Value	\$892	\$1,784	\$2,676	\$3,568	\$4,461	\$5,353	\$6,245	\$7,137	\$8,029	\$8,921
66	NonTobacco	\$55.10	\$110.20	\$165.30	\$220.40	\$275.50	\$330.60	\$385.70	\$440.80	\$495.90	\$551.00
	Cash Value	\$1,247	\$2,494	\$3,741	\$4,988	\$6,235	\$7,482	\$8,729	\$9,977	\$11,224	\$12,471
	Tobacco	\$80.10	\$160.20	\$240.30	\$320.40	\$400.50	\$480.60	\$560.70	\$640.80	\$720.90	\$801.00
	Cash Value	\$962	\$1,925	\$2,887	\$3,849	\$4,811	\$5,774	\$6,736	\$7,698	\$8,660	\$9,623
67	NonTobacco	\$58.30	\$116.60	\$174.90	\$233.20	\$291.50	\$349.80	\$408.10	\$466.40	\$524.70	\$583.00
	Cash Value	\$1,333	\$2,666	\$3,998	\$5,331	\$6,664	\$7,997	\$9,329	\$10,662	\$11,995	\$13,328
	Tobacco	\$84.60	\$169.20	\$253.80	\$338.40	\$423.00	\$507.60	\$592.20	\$676.80	\$761.40	\$846.00
	Cash Value	\$1,033	\$2,067	\$3,100	\$4,133	\$5,167	\$6,200	\$7,234	\$8,267	\$9,300	\$10,334
68	NonTobacco	\$61.80	\$123.60	\$185.40	\$247.20	\$309.00	\$370.80	\$432.60	\$494.40	\$556.20	\$618.00
	Cash Value	\$1,437	\$2,875	\$4,312	\$5,749	\$7,186	\$8,624	\$10,061	\$11,498	\$12,936	\$14,373
	Tobacco	\$89.30	\$178.60	\$267.90	\$357.20	\$446.50	\$535.80	\$625.10	\$714.40	\$803.70	\$893.00
	Cash Value	\$1,116	\$2,232	\$3,348	\$4,464	\$5,579	\$6,695	\$7,811	\$8,927	\$10,043	\$11,159
69	NonTobacco	\$65.40	\$130.80	\$196.20	\$261.60	\$327.00	\$392.40	\$457.80	\$523.20	\$588.60	\$654.00
	Cash Value	\$1,521	\$3,043	\$4,564	\$6,086	\$7,607	\$9,129	\$10,650	\$12,172	\$13,693	\$15,215
	Tobacco	\$94.20	\$188.40	\$282.60	\$376.80	\$471.00	\$565.20	\$659.40	\$753.60	\$847.80	\$942.00
	Cash Value	\$1,186	\$2,372	\$3,559	\$4,745	\$5,931	\$7,117	\$8,304	\$9,490	\$10,676	\$11,862
70	NonTobacco	\$69.30	\$138.60	\$207.90	\$277.20	\$346.50	\$415.80	\$485.10	\$554.40	\$623.70	\$693.00
	Cash Value	\$1,631	\$3,262	\$4,893	\$6,524	\$8,155	\$9,786	\$11,417	\$13,048	\$14,679	\$16,310
	Tobacco	\$99.50	\$199.00	\$298.50	\$398.00	\$497.50	\$597.00	\$696.50	\$796.00	\$895.50	\$995.00
	Cash Value	\$1,275	\$2,550	\$3,826	\$5,101	\$6,376	\$7,651	\$8,926	\$10,202	\$11,477	\$12,752

**Group Permanent Life Employee Monthly Cost Illustration -
No Waiver**

Employee Issue Age	Monthly Premium & Cash Value	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
18	NonTobacco	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50
	Cash Value	\$52,695	\$57,486	\$62,276	\$67,067	\$71,857
	Tobacco	\$97.90	\$106.80	\$115.70	\$124.60	\$133.50
	Cash Value	\$55,182	\$60,199	\$65,215	\$70,232	\$75,248
19	NonTobacco	\$71.50	\$78.00	\$84.50	\$91.00	\$97.50
	Cash Value	\$49,115	\$53,580	\$58,045	\$62,510	\$66,975
	Tobacco	\$97.90	\$106.80	\$115.70	\$124.60	\$133.50
	Cash Value	\$53,264	\$58,106	\$62,948	\$67,790	\$72,632
20	NonTobacco	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00
	Cash Value	\$47,387	\$51,695	\$56,002	\$60,310	\$64,618
	Tobacco	\$101.20	\$110.40	\$119.60	\$128.80	\$138.00
	Cash Value	\$51,255	\$55,915	\$60,574	\$65,234	\$69,893
21	NonTobacco	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00
	Cash Value	\$45,660	\$49,811	\$53,962	\$58,113	\$62,264
	Tobacco	\$101.20	\$110.40	\$119.60	\$128.80	\$138.00
	Cash Value	\$51,596	\$56,286	\$60,977	\$65,667	\$70,358
22	NonTobacco	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00
	Cash Value	\$45,447	\$49,578	\$53,710	\$57,841	\$61,973
	Tobacco	\$102.30	\$111.60	\$120.90	\$130.20	\$139.50
	Cash Value	\$50,116	\$54,672	\$59,229	\$63,785	\$68,341
23	NonTobacco	\$74.80	\$81.60	\$88.40	\$95.20	\$102.00
	Cash Value	\$45,036	\$49,130	\$53,224	\$57,319	\$61,413
	Tobacco	\$102.30	\$111.60	\$120.90	\$130.20	\$139.50
	Cash Value	\$50,188	\$54,750	\$59,313	\$63,875	\$68,438
24	NonTobacco	\$77.00	\$84.00	\$91.00	\$98.00	\$105.00
	Cash Value	\$44,504	\$48,549	\$52,595	\$56,641	\$60,687
	Tobacco	\$105.60	\$115.20	\$124.80	\$134.40	\$144.00
	Cash Value	\$49,994	\$54,539	\$59,084	\$63,629	\$68,174
25	NonTobacco	\$81.40	\$88.80	\$96.20	\$103.60	\$111.00
	Cash Value	\$45,141	\$49,245	\$53,348	\$57,452	\$61,556
	Tobacco	\$111.10	\$121.20	\$131.30	\$141.40	\$151.50
	Cash Value	\$52,495	\$57,267	\$62,039	\$66,811	\$71,584
26	NonTobacco	\$84.70	\$92.40	\$100.10	\$107.80	\$115.50
	Cash Value	\$43,808	\$47,791	\$51,773	\$55,756	\$59,738
	Tobacco	\$116.60	\$127.20	\$137.80	\$148.40	\$159.00
	Cash Value	\$51,560	\$56,247	\$60,935	\$65,622	\$70,309
27	NonTobacco	\$86.90	\$94.80	\$102.70	\$110.60	\$118.50
	Cash Value	\$43,596	\$47,559	\$51,523	\$55,486	\$59,449
	Tobacco	\$121.00	\$132.00	\$143.00	\$154.00	\$165.00
	Cash Value	\$49,587	\$54,095	\$58,603	\$63,111	\$67,619
28	NonTobacco	\$90.20	\$98.40	\$106.60	\$114.80	\$123.00
	Cash Value	\$43,215	\$47,144	\$51,073	\$55,001	\$58,930
	Tobacco	\$126.50	\$138.00	\$149.50	\$161.00	\$172.50
	Cash Value	\$48,285	\$52,675	\$57,064	\$61,454	\$65,843
29	NonTobacco	\$93.50	\$102.00	\$110.50	\$119.00	\$127.50
	Cash Value	\$42,623	\$46,498	\$50,372	\$54,247	\$58,122
	Tobacco	\$130.90	\$142.80	\$154.70	\$166.60	\$178.50
	Cash Value	\$47,214	\$51,506	\$55,798	\$60,091	\$64,383
30	NonTobacco	\$96.80	\$105.60	\$114.40	\$123.20	\$132.00
	Cash Value	\$41,860	\$45,666	\$49,471	\$53,277	\$57,082
	Tobacco	\$136.40	\$148.80	\$161.20	\$173.60	\$186.00
	Cash Value	\$46,603	\$50,840	\$55,077	\$59,313	\$63,550

**Group Permanent Life Employee Monthly Cost Illustration -
No Waiver**

Employee Issue Age	Monthly Premium & Cash Value	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
31	NonTobacco	\$100.10	\$109.20	\$118.30	\$127.40	\$136.50
	Cash Value	\$41,320	\$45,077	\$48,833	\$52,590	\$56,346
	Tobacco	\$141.90	\$154.80	\$167.70	\$180.60	\$193.50
32	Cash Value	\$45,076	\$49,174	\$53,272	\$57,369	\$61,467
	NonTobacco	\$104.50	\$114.00	\$123.50	\$133.00	\$142.50
	Cash Value	\$41,164	\$44,906	\$48,648	\$52,390	\$56,132
33	Tobacco	\$148.50	\$162.00	\$175.50	\$189.00	\$202.50
	Cash Value	\$44,934	\$49,019	\$53,103	\$57,188	\$61,273
	NonTobacco	\$108.90	\$118.80	\$128.70	\$138.60	\$148.50
34	Cash Value	\$39,906	\$43,533	\$47,161	\$50,789	\$54,417
	Tobacco	\$154.00	\$168.00	\$182.00	\$196.00	\$210.00
	Cash Value	\$43,900	\$47,891	\$51,881	\$55,872	\$59,863
35	NonTobacco	\$112.20	\$122.40	\$132.60	\$142.80	\$153.00
	Cash Value	\$39,363	\$42,942	\$46,520	\$50,099	\$53,677
	Tobacco	\$161.70	\$176.40	\$191.10	\$205.80	\$220.50
36	Cash Value	\$43,145	\$47,068	\$50,990	\$54,912	\$58,835
	NonTobacco	\$116.60	\$127.20	\$137.80	\$148.40	\$159.00
	Cash Value	\$39,382	\$42,962	\$46,543	\$50,123	\$53,703
37	Tobacco	\$168.30	\$183.60	\$198.90	\$214.20	\$229.50
	Cash Value	\$41,627	\$45,411	\$49,196	\$52,980	\$56,764
	NonTobacco	\$123.20	\$134.40	\$145.60	\$156.80	\$168.00
38	Cash Value	\$38,214	\$41,688	\$45,162	\$48,636	\$52,110
	Tobacco	\$176.00	\$192.00	\$208.00	\$224.00	\$240.00
	Cash Value	\$41,233	\$44,981	\$48,729	\$52,478	\$56,226
39	NonTobacco	\$127.60	\$139.20	\$150.80	\$162.40	\$174.00
	Cash Value	\$37,176	\$40,556	\$43,936	\$47,315	\$50,695
	Tobacco	\$184.80	\$201.60	\$218.40	\$235.20	\$252.00
40	Cash Value	\$39,744	\$43,357	\$46,970	\$50,583	\$54,196
	NonTobacco	\$134.20	\$146.40	\$158.60	\$170.80	\$183.00
	Cash Value	\$36,307	\$39,607	\$42,908	\$46,208	\$49,509
41	Tobacco	\$193.60	\$211.20	\$228.80	\$246.40	\$264.00
	Cash Value	\$38,696	\$42,214	\$45,732	\$49,250	\$52,768
	NonTobacco	\$140.80	\$153.60	\$166.40	\$179.20	\$192.00
42	Cash Value	\$34,906	\$38,080	\$41,253	\$44,426	\$47,600
	Tobacco	\$203.50	\$222.00	\$240.50	\$259.00	\$277.50
	Cash Value	\$37,343	\$40,738	\$44,133	\$47,528	\$50,923
43	NonTobacco	\$146.30	\$159.60	\$172.90	\$186.20	\$199.50
	Cash Value	\$34,217	\$37,328	\$40,438	\$43,549	\$46,659
	Tobacco	\$213.40	\$232.80	\$252.20	\$271.60	\$291.00
44	Cash Value	\$36,334	\$39,637	\$42,940	\$46,243	\$49,546
	NonTobacco	\$154.00	\$168.00	\$182.00	\$196.00	\$210.00
	Cash Value	\$32,744	\$35,721	\$38,698	\$41,675	\$44,652
45	Tobacco	\$223.30	\$243.60	\$263.90	\$284.20	\$304.50
	Cash Value	\$34,989	\$38,169	\$41,350	\$44,531	\$47,712
	NonTobacco	\$160.60	\$175.20	\$189.80	\$204.40	\$219.00
46	Cash Value	\$31,851	\$34,747	\$37,643	\$40,538	\$43,434
	Tobacco	\$234.30	\$255.60	\$276.90	\$298.20	\$319.50
	Cash Value	\$33,372	\$36,406	\$39,440	\$42,474	\$45,508
47	NonTobacco	\$168.30	\$183.60	\$198.90	\$214.20	\$229.50
	Cash Value	\$30,502	\$33,275	\$36,048	\$38,821	\$41,594
	Tobacco	\$245.30	\$267.60	\$289.90	\$312.20	\$334.50
48	Cash Value	\$31,996	\$34,905	\$37,814	\$40,723	\$43,631

**Group Permanent Life Employee Monthly Cost Illustration -
No Waiver**

Employee Issue Age	Monthly Premium & Cash Value	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
44	NonTobacco	\$176.00	\$192.00	\$208.00	\$224.00	\$240.00
	Cash Value	\$29,191	\$31,845	\$34,499	\$37,153	\$39,807
	Tobacco	\$257.40	\$280.80	\$304.20	\$327.60	\$351.00
	Cash Value	\$30,341	\$33,100	\$35,858	\$38,616	\$41,375
45	NonTobacco	\$183.70	\$200.40	\$217.10	\$233.80	\$250.50
	Cash Value	\$27,871	\$30,405	\$32,939	\$35,473	\$38,006
	Tobacco	\$269.50	\$294.00	\$318.50	\$343.00	\$367.50
	Cash Value	\$28,855	\$31,478	\$34,101	\$36,725	\$39,348
46	NonTobacco	\$196.90	\$214.80	\$232.70	\$250.60	\$268.50
	Cash Value	\$26,080	\$28,450	\$30,821	\$33,192	\$35,563
	Tobacco	\$286.00	\$312.00	\$338.00	\$364.00	\$390.00
	Cash Value	\$27,065	\$29,525	\$31,986	\$34,446	\$36,907
47	NonTobacco	\$210.10	\$229.20	\$248.30	\$267.40	\$286.50
	Cash Value	\$24,405	\$26,623	\$28,842	\$31,061	\$33,279
	Tobacco	\$303.60	\$331.20	\$358.80	\$386.40	\$414.00
	Cash Value	\$24,964	\$27,234	\$29,503	\$31,773	\$34,042
48	NonTobacco	\$223.30	\$243.60	\$263.90	\$284.20	\$304.50
	Cash Value	\$22,656	\$24,715	\$26,775	\$28,835	\$30,894
	Tobacco	\$322.30	\$351.60	\$380.90	\$410.20	\$439.50
	Cash Value	\$22,901	\$24,983	\$27,064	\$29,146	\$31,228
49	NonTobacco	\$237.60	\$259.20	\$280.80	\$302.40	\$324.00
	Cash Value	\$20,465	\$22,325	\$24,186	\$26,046	\$27,907
	Tobacco	\$342.10	\$373.20	\$404.30	\$435.40	\$466.50
	Cash Value	\$20,813	\$22,705	\$24,598	\$26,490	\$28,382
50	NonTobacco	\$251.90	\$274.80	\$297.70	\$320.60	\$343.50
	Cash Value	\$18,567	\$20,255	\$21,943	\$23,631	\$25,319
	Tobacco	\$361.90	\$394.80	\$427.70	\$460.60	\$493.50
	Cash Value	\$18,676	\$20,373	\$22,071	\$23,769	\$25,467
51	NonTobacco	\$268.40	\$292.80	\$317.20	\$341.60	\$366.00
	Cash Value	\$16,393	\$17,883	\$19,374	\$20,864	\$22,354
	Tobacco	\$382.80	\$417.60	\$452.40	\$487.20	\$522.00
	Cash Value	\$16,695	\$18,213	\$19,730	\$21,248	\$22,766
52	NonTobacco	\$284.90	\$310.80	\$336.70	\$362.60	\$388.50
	Cash Value	\$13,946	\$15,213	\$16,481	\$17,749	\$19,017
	Tobacco	\$405.90	\$442.80	\$479.70	\$516.60	\$553.50
	Cash Value	\$14,311	\$15,612	\$16,914	\$18,215	\$19,516
53	NonTobacco	\$301.40	\$328.80	\$356.20	\$383.60	\$411.00
	Cash Value	\$11,602	\$12,657	\$13,711	\$14,766	\$15,821
	Tobacco	\$429.00	\$468.00	\$507.00	\$546.00	\$585.00
	Cash Value	\$11,960	\$13,047	\$14,134	\$15,222	\$16,309
54	NonTobacco	\$320.10	\$349.20	\$378.30	\$407.40	\$436.50
	Cash Value	\$9,022	\$9,842	\$10,663	\$11,483	\$12,303
	Tobacco	\$454.30	\$495.60	\$536.90	\$578.20	\$619.50
	Cash Value	\$9,212	\$10,049	\$10,887	\$11,724	\$12,562
55	NonTobacco	\$338.80	\$369.60	\$400.40	\$431.20	\$462.00
	Cash Value	\$6,326	\$6,902	\$7,477	\$8,052	\$8,627
	Tobacco	\$480.70	\$524.40	\$568.10	\$611.80	\$655.50
	Cash Value	\$6,434	\$7,019	\$7,604	\$8,189	\$8,774
56	NonTobacco	\$356.40	\$388.80	\$421.20	\$453.60	\$486.00
	Cash Value	\$6,818	\$7,438	\$8,058	\$8,678	\$9,298
	Tobacco	\$508.20	\$554.40	\$600.60	\$646.80	\$693.00
	Cash Value	\$6,553	\$7,149	\$7,745	\$8,341	\$8,936

**Group Permanent Life Employee Monthly Cost Illustration -
No Waiver**

Employee Issue Age	Monthly Premium & Cash Value	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
57	NonTobacco	\$375.10	\$409.20	\$443.30	\$477.40	\$511.50
	Cash Value	\$7,230	\$7,888	\$8,545	\$9,202	\$9,860
	Tobacco	\$536.80	\$585.60	\$634.40	\$683.20	\$732.00
	Cash Value	\$6,718	\$7,329	\$7,940	\$8,551	\$9,162
58	NonTobacco	\$394.90	\$430.80	\$466.70	\$502.60	\$538.50
	Cash Value	\$7,559	\$8,246	\$8,933	\$9,620	\$10,308
	Tobacco	\$567.60	\$619.20	\$670.80	\$722.40	\$774.00
	Cash Value	\$6,915	\$7,544	\$8,172	\$8,801	\$9,430
59	NonTobacco	\$415.80	\$453.60	\$491.40	\$529.20	\$567.00
	Cash Value	\$8,067	\$8,800	\$9,533	\$10,267	\$11,000
	Tobacco	\$600.60	\$655.20	\$709.80	\$764.40	\$819.00
	Cash Value	\$7,119	\$7,766	\$8,413	\$9,060	\$9,707
60	NonTobacco	\$437.80	\$477.60	\$517.40	\$557.20	\$597.00
	Cash Value	\$8,605	\$9,387	\$10,169	\$10,951	\$11,733
	Tobacco	\$634.70	\$692.40	\$750.10	\$807.80	\$865.50
	Cash Value	\$7,322	\$7,988	\$8,654	\$9,319	\$9,985
61	NonTobacco	\$462.00	\$504.00	\$546.00	\$588.00	\$630.00
	Cash Value	\$9,417	\$10,273	\$11,129	\$11,985	\$12,841
	Tobacco	\$671.00	\$732.00	\$793.00	\$854.00	\$915.00
	Cash Value	\$7,522	\$8,205	\$8,889	\$9,573	\$10,257
62	NonTobacco	\$487.30	\$531.60	\$575.90	\$620.20	\$664.50
	Cash Value	\$10,096	\$11,013	\$11,931	\$12,849	\$13,767
	Tobacco	\$708.40	\$772.80	\$837.20	\$901.60	\$966.00
	Cash Value	\$7,694	\$8,394	\$9,093	\$9,793	\$10,492
63	NonTobacco	\$513.70	\$560.40	\$607.10	\$653.80	\$700.50
	Cash Value	\$10,938	\$11,933	\$12,927	\$13,921	\$14,916
	Tobacco	\$749.10	\$817.20	\$885.30	\$953.40	\$1,021.50
	Cash Value	\$8,334	\$9,092	\$9,849	\$10,607	\$11,364
64	NonTobacco	\$543.40	\$592.80	\$642.20	\$691.60	\$741.00
	Cash Value	\$11,747	\$12,815	\$13,883	\$14,951	\$16,019
	Tobacco	\$790.90	\$862.80	\$934.70	\$1,006.60	\$1,078.50
	Cash Value	\$8,934	\$9,746	\$10,558	\$11,371	\$12,183
65	NonTobacco	\$573.10	\$625.20	\$677.30	\$729.40	\$781.50
	Cash Value	\$12,677	\$13,829	\$14,982	\$16,134	\$17,286
	Tobacco	\$834.90	\$910.80	\$986.70	\$1,062.60	\$1,138.50
	Cash Value	\$9,813	\$10,705	\$11,597	\$12,489	\$13,382
66	NonTobacco	\$606.10	\$661.20	\$716.30	\$771.40	\$826.50
	Cash Value	\$13,718	\$14,965	\$16,212	\$17,459	\$18,706
	Tobacco	\$881.10	\$961.20	\$1,041.30	\$1,121.40	\$1,201.50
	Cash Value	\$10,585	\$11,547	\$12,509	\$13,472	\$14,434
67	NonTobacco	\$641.30	\$699.60	\$757.90	\$816.20	\$874.50
	Cash Value	\$14,660	\$15,993	\$17,326	\$18,659	\$19,991
	Tobacco	\$930.60	\$1,015.20	\$1,099.80	\$1,184.40	\$1,269.00
	Cash Value	\$11,367	\$12,400	\$13,434	\$14,467	\$15,501
68	NonTobacco	\$679.80	\$741.60	\$803.40	\$865.20	\$927.00
	Cash Value	\$15,810	\$17,247	\$18,685	\$20,122	\$21,559
	Tobacco	\$982.30	\$1,071.60	\$1,160.90	\$1,250.20	\$1,339.50
	Cash Value	\$12,275	\$13,391	\$14,507	\$15,622	\$16,738
69	NonTobacco	\$719.40	\$784.80	\$850.20	\$915.60	\$981.00
	Cash Value	\$16,736	\$18,258	\$19,779	\$21,301	\$22,822
	Tobacco	\$1,036.20	\$1,130.40	\$1,224.60	\$1,318.80	\$1,413.00
	Cash Value	\$13,049	\$14,235	\$15,421	\$16,607	\$17,794
70	NonTobacco	\$762.30	\$831.60	\$900.90	\$970.20	\$1,039.50
	Cash Value	\$17,941	\$19,572	\$21,203	\$22,834	\$24,465
	Tobacco	\$1,094.50	\$1,194.00	\$1,293.50	\$1,393.00	\$1,492.50
	Cash Value	\$14,027	\$15,302	\$16,577	\$17,853	\$19,128

Group Permanent Life Spouse Permanent Policy Monthly Monthly Cost Illustration

To determine premium,

1. Write down the Employee volume: _____ (a)
2. Divide (a) by 1000 _____ (b)
3. Multiply (b) by 50%: _____ (c)
4. Find the rate per \$1,000 for the
Spouse's age from table below: _____ (d)
5. Multiply (c) times (d) _____ (e)

This is the Monthly premium for the desired volume.

Monthly rates per \$1,000 of Volume:

Spouse Issue Age	Non-Tobacco	Tobacco
18	\$0.65	\$0.89
19	\$0.65	\$0.89
20	\$0.68	\$0.92
21	\$0.68	\$0.92
22	\$0.68	\$0.93
23	\$0.68	\$0.93
24	\$0.70	\$0.96
25	\$0.74	\$1.01
26	\$0.77	\$1.06
27	\$0.79	\$1.10
28	\$0.82	\$1.15
29	\$0.85	\$1.19
30	\$0.88	\$1.24
31	\$0.91	\$1.29
32	\$0.95	\$1.35
33	\$0.99	\$1.40
34	\$1.02	\$1.47
35	\$1.06	\$1.53
36	\$1.12	\$1.60
37	\$1.16	\$1.68
38	\$1.22	\$1.76
39	\$1.28	\$1.85
40	\$1.33	\$1.94
41	\$1.40	\$2.03
42	\$1.46	\$2.13
43	\$1.53	\$2.23
44	\$1.60	\$2.34

Spouse Issue Age	Non-Tobacco	Tobacco
45	\$1.67	\$2.45
46	\$1.79	\$2.60
47	\$1.91	\$2.76
48	\$2.03	\$2.93
49	\$2.16	\$3.11
50	\$2.29	\$3.29
51	\$2.44	\$3.48
52	\$2.59	\$3.69
53	\$2.74	\$3.90
54	\$2.91	\$4.13
55	\$3.08	\$4.37
56	\$3.24	\$4.62
57	\$3.41	\$4.88
58	\$3.59	\$5.16
59	\$3.78	\$5.46
60	\$3.98	\$5.77
61	\$4.20	\$6.10
62	\$4.43	\$6.44
63	\$4.67	\$6.81
64	\$4.94	\$7.19
65	\$5.21	\$7.59
66	\$5.51	\$8.01
67	\$5.83	\$8.46
68	\$6.18	\$8.93
69	\$6.54	\$9.42
70	\$6.93	\$9.95

Voluntary Permanent Life Child Permanent Policy Monthly Cost Illustration for \$10,000 Coverage

Child Issue Age	Monthly Premium
0	\$6.00
1	\$6.00
2	\$6.00
3	\$6.00
4	\$6.00
5	\$6.00
6	\$6.00
7	\$6.00
8	\$6.10
9	\$6.10
10	\$6.20
11	\$6.20
12	\$6.30
13	\$6.40
14	\$6.40
15	\$6.50
16	\$6.50
17	\$6.50

Child Issue Age	Non-Tobacco Monthly Premium	Tobacco Monthly Premium
18	\$6.50	\$8.90
19	\$6.50	\$8.90
20	\$6.80	\$9.20
21	\$6.80	\$9.20
22	\$6.80	\$9.30
23	\$6.80	\$9.30
24	\$7.00	\$9.60
25	\$7.40	\$10.10
26	\$7.70	\$10.60

Voluntary Permanent Life Limitations & Exclusions

This handout is for illustration purposes only and is an approximation, premium amounts may be amended.

Cash Values shown are values that apply at age 65 or, if later, on the 10th anniversary and assume all premiums have been paid on time.

A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR LIFE COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.

Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Except in Washington, we pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.