THE STANDARD ADDITIONAL LIFE Employee pays 100% of the premium.
Visit “Calculate LTD and ADL Monthly Premiums”

<table>
<thead>
<tr>
<th>Age of Adult</th>
<th>Under 25</th>
<th>25-29</th>
<th>30-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70 +</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate per $1,000</td>
<td>$.06</td>
<td>$.08</td>
<td>$.08</td>
<td>$.10</td>
<td>$.14</td>
<td>$.24</td>
<td>$.38</td>
<td>$.56</td>
<td>$.84</td>
<td>$1.10</td>
<td>$.26/mo.</td>
</tr>
</tbody>
</table>

To calculate your Additional Life monthly payroll deduction, follow these steps, or click on the link above to the calculator.

Example: Employee Age 46 earning $34,666 choosing 3x for Employee Life Insurance and enrolling Spouse Age 36 and Children

Enter Annual Contracted Salary, rounded to next higher $1,000 $35,000
Multiply by your selection (1x, 2x, or 3x) (Maximum amount $500,000 without medical underwriting; $600,000 if approved by medical underwriting) 3 x $35,000 = $105,000
Divide by 1,000 (for # of units of $1,000) $105,000 / $1,000 = 105
Multiply by the rate for Employee’s age group to get the Employee Life Insurance deduction Rate for ages 45-49 is $14; 105 x $.14 = $14.70
If insuring Spouse, enter the lesser of:
(a) 50% of your Additional Life Insurance or 1x your Annual Contracted Salary, rounded to the next higher $1,000
Divide by 1,000 (for # of units of $1,000) $35,000 / 1,000 = 35
Multiply by the rate for Spouse’s age group to get the deduction for Spouse Life Rate for ages 30-39 is $.08; 35 x $.08 = $2.80
If insuring Child(ren) for the Children’s Additional Life Coverage of $5,000, add $.26 $ .26
Add amounts in shaded rows for your total deduction for Additional Life $14.70 for $105,000 on Employee $ 2.80 for $35,000 on Spouse $ .26 for $5,000 on Children $17.76 per month

THE STANDARD LONG TERM DISABILITY PLAN Employer contributes to the premium

<table>
<thead>
<tr>
<th>Benefit Waiting Period</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Selected by your employer)</td>
<td>$0.58 per $100 payroll</td>
</tr>
<tr>
<td>30 Day Wait</td>
<td>$0.38 per $100 payroll</td>
</tr>
<tr>
<td>60 Day Wait</td>
<td>$0.30 per $100 payroll</td>
</tr>
</tbody>
</table>

To calculate your LTD monthly payroll deduction, follow these steps:
Example: $40,000 Salary, 30 Day Benefit Waiting Period
Enter Contracted Annual Salary but not more than $90,000 $40,000
Divide by Salary by 1200 $40,000 / 1200 = $33.34
Multiply by plan rate from table. This is the total monthly cost, which is shared between you and your employer. $33.34 x $.58 = $19.34
Your share is:
40% if you earn $60,000 or more 20% of $19.34 = $3.86
30% if you earn between $50,000 and less than $60,000 Sample monthly deduction at $40,000 Salary
20% if you earn less than $50,000
Check with your employer to confirm your % share.