**THE STANDARD ADDITIONAL LIFE**  (Employee pays 100% of the premium)

*Calculate LTD and ADL Monthly Premiums* at
https://nmpsiaonline.nmpsia.com/EROnline/PremiumCal/ViewPremiumCal

<table>
<thead>
<tr>
<th>Age of Adult</th>
<th>24 &amp; Under</th>
<th>25-39</th>
<th>40-44</th>
<th>45-54</th>
<th>50-59</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>.10</td>
<td>.14</td>
<td>.24</td>
<td>.38</td>
<td>.56</td>
<td>.84</td>
<td>$1.10</td>
</tr>
</tbody>
</table>

To calculate your Additional Life monthly payroll deduction, follow these steps, or go to nmpsia.com and find the online calculator under the "Employee" section.

Example: Employee Age 46 earning $34,666 choosing 1x for Employee Life Insurance and enrolling Spouse Age 36 and Children

1. Enter Annual Contracted Salary, rounded to next higher $1,000
   - $35,000

2. Multiply by your selection 1x (Maximum amount $500,000 without medical underwriting; $600,000 if approved by medical underwriting)
   - $35,000 = $35,000 amount of life insurance

3. Divide by 1,000 (for # of units of $1,000)
   - $35,000 / 35 = 35

4. Multiply by the rate for Employee’s age group to get the Employee Life Insurance deduction
   - Rate for ages 45-49 is $.14;
   - $35 x $.14 = $4.90

5. If insuring Spouse for maximum $30,000
   - Spouse life dependent on age/$1000
   - Example: Spouse age 40 to insure for $30,000

6. Divide by 1,000 (for # of units of $1,000)
   - $30,000 / 30 = 30

7. Multiply by the rate for Spouse’s age group to get the deduction for Spouse Life
   - Rate for ages 40-44 is $.10;
   - $30 x $.10 = $3.00

8. If insuring Child(ren) for the Children’s Additional Life Coverage of $5,000, add $.26

9. Add amounts in shaded rows for your total deduction for Additional Life
   - $4.90 for $35,000 on Employee
   - $2.40 for $30,000 on Spouse
   - $0.26 for $5,000 on Children
   - $7.56 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>90 Day Wait (Selected by your employer)</td>
<td>$0.30 per $100 of payroll</td>
</tr>
</tbody>
</table>

To calculate your LTD monthly payroll deduction, follow these steps:

Example: $40,000 Salary, 90 Day Benefit Waiting Period

1. Enter Contracted Annual Salary but not more than $90,000
   - $40,000

2. Divide by Salary by 1200
   - $40,000 / 1,200 = $33.34

3. Multiply by plan rate from table.
   - This is the total monthly cost, which is shared between you and your employer.
   - $33.34 x $.30 = $10.00 per month

In this example your share is
- **40% if you earn $25,000 or more**
- 30% if you earn between $20,000 and $24,999
- 20% if you earn between $15,000 and $19,999

40% of $10.00 = $4.00

Sample monthly deduction at $40,000 Salary

See your benefits office for your share