SCHEDULE OF RATES

The following monthly rates apply to all Classes of Eligible Persons unless otherwise indicated.

FOR EMPLOYEE BENEFITS

Basic Life Insurance \$.03 Per \$1,000

Voluntary Life Insurance

Monthly Rates are based on units of \$1,000

Under Age 20	\$.05	Age 60 - 64	\$.62
Age 20 - 24	\$.05	Age 65 - 69	\$1.09
Age 25 – 29	\$.04	Age 70 - 74	\$2.24
Age 30 - 34	\$.05	Age 75 - 79	\$3.43
Age 35 - 39	\$.06	Age 80 - 84	\$3.43
Age 40 - 44	\$.10	Age 85 - 89	\$3.43
Age 45 - 49	\$.15	Age 90 - 94	\$3.43
Age 50 - 54	\$.26	Age 95 and over	\$3.43
Age 55 - 59	\$.45		

A change in rates due to a change in the Employee's age will become effective on the January 1 coinciding with or following the Employee's birthday.

FOR SPOUSE BENEFITS

Voluntary Life Insurance

Monthly Rates are based on units of \$1,000.

Under Age 20	\$.05	Age 60 - 64	\$.62
Age 20 - 24	\$.05	Age 65 - 69	\$1.09
Age 25 - 29	\$.04	Age 70 - 74	\$2.24
Age 30 - 34	\$.05	Age 75 - 79	\$3.43
Age 35 - 39	\$.06	Age 80 - 84	\$3.43
Age 40 - 44	\$.10	Age 85 - 89	\$3.43
Age 45 - 49	\$.15	Age 90 - 94	\$3.43
Age 50 - 54	\$.26	Age 95 and over	\$3.43
Age 55 - 59	\$.45		

Spouse rates are based on the Employee's date of birth. A change in rates due to a change in the Employee's age will become effective on the January 1 coinciding with or following the Employee's birthday.

FOR DEPENDENT CHILD BENEFITS

Voluntary Life Insurance \$.23 Per \$1,000