

**Sun Life Insurance Age Based Rate Table**  
**Effective October 1, 2009**

Age	** Rate per \$1000 of Coverage	Coverage
child rate (14 days to age 19 or age 25 if a full-time student, disabled children are not age limited)	0.075	maximum to \$10,000
less than 25 years of age	0.033	Employees may purchase guarantee of 3 times their base annual salary in increments of \$10,000 between \$10,000 and \$100,000, not to exceed 5 times their base annual salary.  For coverage of a legal spouse, the employee may elect 50% of the employee benefit to the maximum amount of \$50,000.
25 To 29 years of age	0.040	
30 To 34 years of age	0.053	
35-39 years of age	0.090	
40-44 years of age	0.100	
45-49 years of age	0.140	
50-54 years of age	0.160	
55-59 years of age	0.181	
60-64 years of age	0.383	
65-69 years of age	0.736	
* 70 years of age and older	1.373	
<b>* Please note the following reduction</b>		
<b>* Your Age</b>	<b>Coverage Will Be Reduced To...</b>	
70	65%	
75	45%	
80	30%	
<p>** To calculate the cost of term life insurance from Sun Life; determine the age bracket of the employee and multiply the corresponding rate by "per \$1000" of requested insurance coverage.                      For example;                      An employee age 33 years old requests \$50,000 in supplemental term life insurance. The cost for that benefit election would be \$2.65 per month;</p> <p style="text-align: center;">{(rate of 0.053 x 50 (\$50,000 divided by \$1000 = 50)) = 2.65</p>		
<p><b>Life insurance premiums are deducted once a month for monthly paid employees and twice a month for bi-weekly paid employees, not to exceed 2 deductions per month. Employees assigned to less than 12 month positions will have an escrow amount added to the benefit cost to accommodate payment for the benefit during the months where payroll deductions are not available.</b></p>		