

VOLUNTARY GROUP TERM LIFE without AD&D – *Defined Contribution Plan*

Northwest CAP

Standard Monthly Premium

EMPLOYEE: Benefits available in increments of \$10,000

AGE	Rates per \$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
15-29	\$0.09	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
30-34	\$0.10	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
35-39	\$0.12	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
40-44	\$0.17	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$11.90	\$13.60	\$15.30	\$17.00
45-49	\$0.29	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50	\$17.40	\$20.30	\$23.20	\$26.10	\$29.00
50-54	\$0.53	\$5.30	\$10.60	\$15.90	\$21.20	\$26.50	\$31.80	\$37.10	\$42.40	\$47.70	\$53.00
55-59	\$0.79	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50	\$47.40	\$55.30	\$63.20	\$71.10	\$79.00
60-64	\$1.52	\$15.20	\$30.40	\$45.60	\$60.80	\$76.00	\$91.20	\$106.40	\$121.60	\$136.80	\$152.00
65-69	\$2.39	\$23.90	\$47.80	\$71.70	\$95.60	\$119.50	\$143.40	\$167.30	\$191.20	\$215.10	\$239.00
70+	\$4.41	\$44.10	\$88.20	\$132.30	\$176.40	\$220.50	\$264.60	\$308.70	\$352.80	\$396.90	\$441.00

SPOUSE: Benefits available in increments of \$5,000

AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
15-29	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25
30-34	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50
35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
40-44	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25
45-49	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25
50-54	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25
55-59	\$3.95	\$7.90	\$11.85	\$15.80	\$19.75
60-64	\$7.60	\$15.20	\$22.80	\$30.40	\$38.00
65-69	\$11.95	\$23.90	\$35.85	\$47.80	\$59.75
70+	\$22.05	\$44.10	\$66.15	\$88.20	\$110.25

CHILD(REN)

\$2,500
\$0.40

\$5,000
\$0.80

\$7,500
\$1.20

\$10,000
\$1.60

(AD&D coverage is not available for children)

GUARANTEE ISSUE

(Available only at initial enrollment)

Employee
Spouse

\$100,000 Up to Age 65

\$25,000 Up to Age 65*. Not to exceed 50% of the employee's coverage.

- Rates valid for groups with 10-99 lives
- 2-year rate guarantee

AD&D coverage is not included in the premium shown.

*Any employee or spouse age 65 or older must complete the 'Evidence of Insurability' form. Coverage is then subject to the Companion Life Underwriting process.