

**First Reliance Standard Voluntary Plans
Voluntary Group Term Life Insurance
Premium Table
Plan Holder: Apple Bank - VG # 186701**

Scheduled Benefit: Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the Table below.

For employees age 75 and older:

Benefit amounts are reduced according to the age-based reduction chart shown in the Voluntary Term Life brochure. When selecting an amount of insurance, you must select a pre-age 75 benefit amount.

Employee/Spouse Premiums:

To find you and your spouse's premium -

- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 75 and older: see above comment - **do not select a calculated reduced amount**).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday. Your spouse must be under age 70 to be enrolled.
- Employee and spouse rates change as insured moves from one age bracket to the next.

Biweekly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$10,000	\$0.22	\$0.25	\$0.38	\$0.63	\$1.07	\$1.83	\$3.05	\$4.03	\$6.05	\$12.15
\$20,000	\$0.44	\$0.51	\$0.77	\$1.26	\$2.14	\$3.66	\$6.09	\$8.06	\$12.09	\$24.30
\$30,000	\$0.66	\$0.76	\$1.15	\$1.90	\$3.21	\$5.50	\$9.14	\$12.09	\$18.14	\$36.46
\$40,000	\$0.89	\$1.02	\$1.53	\$2.53	\$4.28	\$7.33	\$12.18	\$16.12	\$24.18	\$48.61
\$50,000	\$1.11	\$1.27	\$1.92	\$3.16	\$5.35	\$9.16	\$15.23	\$20.15	\$30.23	\$60.76
\$60,000	\$1.33	\$1.52	\$2.30	\$3.79	\$6.42	\$10.99	\$18.28	\$24.18	\$36.28	\$72.91
\$70,000	\$1.55	\$1.78	\$2.68	\$4.43	\$7.50	\$12.83	\$21.32	\$28.20	\$42.32	\$85.07
\$80,000	\$1.77	\$2.03	\$3.06	\$5.06	\$8.57	\$14.66	\$24.37	\$32.23	\$48.37	\$97.22
\$90,000	\$1.99	\$2.28	\$3.45	\$5.69	\$9.64	\$16.49	\$27.42	\$36.26	\$54.42	\$109.37
\$100,000	\$2.22	\$2.54	\$3.83	\$6.32	\$10.71	\$18.32	\$30.46	\$40.29	\$60.46	\$121.52
\$110,000	\$2.44	\$2.79	\$4.21	\$6.96	\$11.78	\$20.16	\$33.51	\$44.32	\$66.51	\$133.68
\$120,000	\$2.66	\$3.05	\$4.60	\$7.59	\$12.85	\$21.99	\$36.55	\$48.35	\$72.55	\$145.83
\$130,000	\$2.88	\$3.30	\$4.98	\$8.22	\$13.92	\$23.82	\$39.60	\$52.38	\$78.60	\$157.98
\$140,000	\$3.10	\$3.55	\$5.36	\$8.85	\$14.99	\$25.65	\$42.65	\$56.41	\$84.65	\$170.13
\$150,000	\$3.32	\$3.81	\$5.75	\$9.48	\$16.06	\$27.48	\$45.69	\$60.44	\$90.69	\$182.28
\$160,000	\$3.54	\$4.06	\$6.13	\$10.12	\$17.13	\$29.32	\$48.74	\$64.47	\$96.74	\$194.44
\$170,000	\$3.77	\$4.32	\$6.51	\$10.75	\$18.20	\$31.15	\$51.78	\$68.50	\$102.78	\$206.59
\$180,000	\$3.99	\$4.57	\$6.90	\$11.38	\$19.27	\$32.98	\$54.83	\$72.53	\$108.83	\$218.74
\$190,000	\$4.21	\$4.82	\$7.28	\$12.01	\$20.34	\$34.81	\$57.88	\$76.56	\$114.88	\$230.89
\$200,000	\$4.43	\$5.08	\$7.66	\$12.65	\$21.42	\$36.65	\$60.92	\$80.58	\$120.92	\$243.05
\$210,000	\$4.65	\$5.33	\$8.04	\$13.28	\$22.49	\$38.48	\$63.97	\$84.61	\$126.97	\$255.20
\$220,000	\$4.87	\$5.58	\$8.43	\$13.91	\$23.56	\$40.31	\$67.02	\$88.64	\$133.02	\$267.35
\$230,000	\$5.10	\$5.84	\$8.81	\$14.54	\$24.63	\$42.14	\$70.06	\$92.67	\$139.06	\$279.50
\$240,000	\$5.32	\$6.09	\$9.19	\$15.18	\$25.70	\$43.98	\$73.11	\$96.70	\$145.11	\$291.66
\$250,000	\$5.54	\$6.35	\$9.58	\$15.81	\$26.77	\$45.81	\$76.15	\$100.73	\$151.15	\$303.81

Biweekly Premiums

Benefit Amount	Age 00-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$260,000	\$5.76	\$6.60	\$9.96	\$16.44	\$27.84	\$47.64	\$79.20	\$104.76	\$157.20	\$315.96
\$270,000	\$5.98	\$6.85	\$10.34	\$17.07	\$28.91	\$49.47	\$82.25	\$108.79	\$163.25	\$328.11
\$280,000	\$6.20	\$7.11	\$10.73	\$17.70	\$29.98	\$51.30	\$85.29	\$112.82	\$169.29	\$340.26
\$290,000	\$6.42	\$7.36	\$11.11	\$18.34	\$31.05	\$53.14	\$88.34	\$116.85	\$175.34	\$352.42
\$300,000	\$6.65	\$7.62	\$11.49	\$18.97	\$32.12	\$54.97	\$91.38	\$120.88	\$181.38	\$364.57
\$310,000	\$6.87	\$7.87	\$11.88	\$19.60	\$33.19	\$56.80	\$94.43	\$124.91	\$187.43	\$376.72
\$320,000	\$7.09	\$8.12	\$12.26	\$20.23	\$34.26	\$58.63	\$97.48	\$128.94	\$193.48	\$388.87
\$330,000	\$7.31	\$8.38	\$12.64	\$20.87	\$35.34	\$60.47	\$100.52	\$132.96	\$199.52	\$401.03
\$340,000	\$7.53	\$8.63	\$13.02	\$21.50	\$36.41	\$62.30	\$103.57	\$136.99	\$205.57	\$413.18
\$350,000	\$7.75	\$8.88	\$13.41	\$22.13	\$37.48	\$64.13	\$106.62	\$141.02	\$211.62	\$425.33
\$360,000	\$7.98	\$9.14	\$13.79	\$22.76	\$38.55	\$65.96	\$109.66	\$145.05	\$217.66	\$437.48
\$370,000	\$8.20	\$9.39	\$14.17	\$23.40	\$39.62	\$67.80	\$112.71	\$149.08	\$223.71	\$449.64
\$380,000	\$8.42	\$9.65	\$14.56	\$24.03	\$40.69	\$69.63	\$115.75	\$153.11	\$229.75	\$461.79
\$390,000	\$8.64	\$9.90	\$14.94	\$24.66	\$41.76	\$71.46	\$118.80	\$157.14	\$235.80	\$473.94
\$400,000	\$8.86	\$10.15	\$15.32	\$25.29	\$42.83	\$73.29	\$121.85	\$161.17	\$241.85	\$486.09
\$410,000	\$9.08	\$10.41	\$15.71	\$25.92	\$43.90	\$75.12	\$124.89	\$165.20	\$247.89	\$498.24
\$420,000	\$9.30	\$10.66	\$16.09	\$26.56	\$44.97	\$76.96	\$127.94	\$169.23	\$253.94	\$510.40
\$430,000	\$9.53	\$10.92	\$16.47	\$27.19	\$46.04	\$78.79	\$130.98	\$173.26	\$259.98	\$522.55
\$440,000	\$9.75	\$11.17	\$16.86	\$27.82	\$47.11	\$80.62	\$134.03	\$177.29	\$266.03	\$534.70
\$450,000	\$9.97	\$11.42	\$17.24	\$28.45	\$48.18	\$82.45	\$137.08	\$181.32	\$272.08	\$546.85
\$460,000	\$10.19	\$11.68	\$17.62	\$29.09	\$49.26	\$84.29	\$140.12	\$185.34	\$278.12	\$559.01
\$470,000	\$10.41	\$11.93	\$18.00	\$29.72	\$50.33	\$86.12	\$143.17	\$189.37	\$284.17	\$571.16
\$480,000	\$10.63	\$12.18	\$18.39	\$30.35	\$51.40	\$87.95	\$146.22	\$193.40	\$290.22	\$583.31
\$490,000	\$10.86	\$12.44	\$18.77	\$30.98	\$52.47	\$89.78	\$149.26	\$197.43	\$296.26	\$595.46
\$500,000	\$11.08	\$12.69	\$19.15	\$31.62	\$53.54	\$91.62	\$152.31	\$201.46	\$302.31	\$607.62

DEPENDENT CHILD(REN) Biweekly PREMIUMS:

Benefit Amount	Premium
\$2,500	\$0.21
\$5,000	\$0.41
\$7,500	\$0.60
\$10,000	\$0.80

(One rate for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Children Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- You may not have coverage as both an employee and as a dependent.
- Only one insured spouse may cover the eligible dependent children.
- Neither you nor your spouse may hold more than a total of \$500,000 of group term life insurance with First Reliance Standard under the master Group Policy. Insurance over that amount will be void and the premium refunded.

Rates are subject to change.