

LIFE RATE SUMMARY

COMPANY	Life Amount	RATE PER \$1,000.00			Dependent Life per EE	Voluntary Life	VOLUME	Total Monthly Premium	Total Annual Premium	Rate Guarantee
		LIFE	AD&D	TOTAL						
Guardian - Current /	1 x Earnings/ \$150K Max.	\$0.10	\$0.02	\$0.12	\$1.57	No Change	\$25,810,350	\$3,097.27	\$37,167.24	24 Months
Guardian - Renewal*	1 x Earnings/ \$150K Max.	\$0.08	\$0.02	\$0.10	\$1.57	No Change	\$25,810,350	\$2,571.04	\$30,852.48	24 Months
Sun Life - Option	1 x Earnings/ \$150K Max.	\$0.07	\$0.02	\$0.09	\$1.57	Matching Current	\$25,810,350	\$2,322.93	\$27,875.18	24 Months
*Guardian renewal requires all lines to renew for current rates + 24 month rate guarantee										
<i>These are preliminary rates only. Final rates are subject to medical underwriting and/or final enrollment.</i>										
<i>This is only a summary of benefits. Carrier's proposals, summaries & certificate booklets (when issued) preside over this Rate Summary.</i>										

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