

# Voluntary product costs.

Prepared for the employees of A-dec, Inc..

**How to use this cost sheet: review the table below; select your age and your desired coverage amount.**

## Voluntary Term Life Insurance.

### Employee Coverage Amounts

Term life can help protect your loved ones' financial health if you are no longer there to support them. Employee guarantee issue amount is \$300,000, you may purchase up to this amount without having to provide proof of good health.

Coverage amounts	Monthly Rates per elected amount																
	Employee age																
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99
\$10,000	\$0.45	\$0.45	\$0.45	\$0.50	\$0.70	\$0.80	\$1.50	\$2.30	\$4.30	\$5.80	\$12.50	\$19.80	\$20.60	\$20.60	\$20.60	\$20.60	\$20.60
\$20,000	\$0.90	\$0.90	\$0.90	\$1.00	\$1.40	\$1.60	\$3.00	\$4.60	\$8.60	\$11.60	\$25.00	\$39.60	\$41.20	\$41.20	\$41.20	\$41.20	\$41.20
\$30,000	\$1.35	\$1.35	\$1.35	\$1.50	\$2.10	\$2.40	\$4.50	\$6.90	\$12.90	\$17.40	\$37.50	\$59.40	\$61.80	\$61.80	\$61.80	\$61.80	\$61.80
\$40,000	\$1.80	\$1.80	\$1.80	\$2.00	\$2.80	\$3.20	\$6.00	\$9.20	\$17.20	\$23.20	\$50.00	\$79.20	\$82.40	\$82.40	\$82.40	\$82.40	\$82.40
\$50,000	\$2.25	\$2.25	\$2.25	\$2.50	\$3.50	\$4.00	\$7.50	\$11.50	\$21.50	\$29.00	\$62.50	\$99.00	\$103.00	\$103.00	\$103.00	\$103.00	\$103.00
\$60,000	\$2.70	\$2.70	\$2.70	\$3.00	\$4.20	\$4.80	\$9.00	\$13.80	\$25.80	\$34.80	\$75.00	\$118.80	\$123.60	\$123.60	\$123.60	\$123.60	\$123.60
\$70,000	\$3.15	\$3.15	\$3.15	\$3.50	\$4.90	\$5.60	\$10.50	\$16.10	\$30.10	\$40.60	\$87.50	\$138.60	\$144.20	\$144.20	\$144.20	\$144.20	\$144.20
\$80,000	\$3.60	\$3.60	\$3.60	\$4.00	\$5.60	\$6.40	\$12.00	\$18.40	\$34.40	\$46.40	\$100.00	\$158.40	\$164.80	\$164.80	\$164.80	\$164.80	\$164.80
\$90,000	\$4.05	\$4.05	\$4.05	\$4.50	\$6.30	\$7.20	\$13.50	\$20.70	\$38.70	\$52.20	\$112.50	\$178.20	\$185.40	\$185.40	\$185.40	\$185.40	\$185.40
\$100,000	\$4.50	\$4.50	\$4.50	\$5.00	\$7.00	\$8.00	\$15.00	\$23.00	\$43.00	\$58.00	\$125.00	\$198.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00
\$110,000	\$4.95	\$4.95	\$4.95	\$5.50	\$7.70	\$8.80	\$16.50	\$25.30	\$47.30	\$63.80	\$137.50	\$217.80	\$226.60	\$226.60	\$226.60	\$226.60	\$226.60
\$120,000	\$5.40	\$5.40	\$5.40	\$6.00	\$8.40	\$9.60	\$18.00	\$27.60	\$51.60	\$69.60	\$150.00	\$237.60	\$247.20	\$247.20	\$247.20	\$247.20	\$247.20
\$130,000	\$5.85	\$5.85	\$5.85	\$6.50	\$9.10	\$10.40	\$19.50	\$29.90	\$55.90	\$75.40	\$162.50	\$257.40	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80
\$140,000	\$6.30	\$6.30	\$6.30	\$7.00	\$9.80	\$11.20	\$21.00	\$32.20	\$60.20	\$81.20	\$175.00	\$277.20	\$288.40	\$288.40	\$288.40	\$288.40	\$288.40
\$150,000	\$6.75	\$6.75	\$6.75	\$7.50	\$10.50	\$12.00	\$22.50	\$34.50	\$64.50	\$87.00	\$187.50	\$297.00	\$309.00	\$309.00	\$309.00	\$309.00	\$309.00
\$160,000	\$7.20	\$7.20	\$7.20	\$8.00	\$11.20	\$12.80	\$24.00	\$36.80	\$68.80	\$92.80	\$200.00	\$316.80	\$329.60	\$329.60	\$329.60	\$329.60	\$329.60
\$170,000	\$7.65	\$7.65	\$7.65	\$8.50	\$11.90	\$13.60	\$25.50	\$39.10	\$73.10	\$98.60	\$212.50	\$336.60	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20
\$270,000	\$12.15	\$12.15	\$12.15	\$13.50	\$18.90	\$21.60	\$40.50	\$62.10	\$116.10	\$156.60	\$337.50	\$534.60	\$556.20	\$556.20	\$556.20	\$556.20	\$556.20
\$370,000	\$16.65	\$16.65	\$16.65	\$18.50	\$25.90	\$29.60	\$55.50	\$85.10	\$159.10	\$214.60	\$462.50	\$732.60	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20
\$470,000	\$21.15	\$21.15	\$21.15	\$23.50	\$32.90	\$37.60	\$70.50	\$108.10	\$202.10	\$272.60	\$587.50	\$930.60	\$968.20	\$968.20	\$968.20	\$968.20	\$968.20
\$570,000	\$25.65	\$25.65	\$25.65	\$28.50	\$39.90	\$45.60	\$85.50	\$131.10	\$245.10	\$330.60	\$712.50	\$1,128.60	\$1,174.20	\$1,174.20	\$1,174.20	\$1,174.20	\$1,174.20
\$670,000	\$30.15	\$30.15	\$30.15	\$33.50	\$46.90	\$53.60	\$100.50	\$154.10	\$288.10	\$388.60	\$837.50	\$1,326.60	\$1,380.20	\$1,380.20	\$1,380.20	\$1,380.20	\$1,380.20
\$770,000	\$34.65	\$34.65	\$34.65	\$38.50	\$53.90	\$61.60	\$115.50	\$177.10	\$331.10	\$446.60	\$962.50	\$1,524.60	\$1,586.20	\$1,586.20	\$1,586.20	\$1,586.20	\$1,586.20
\$870,000	\$39.15	\$39.15	\$39.15	\$43.50	\$60.90	\$69.60	\$130.50	\$200.10	\$374.10	\$504.60	\$1,087.50	\$1,722.60	\$1,792.20	\$1,792.20	\$1,792.20	\$1,792.20	\$1,792.20
\$1,000,000	\$45.00	\$45.00	\$45.00	\$50.00	\$70.00	\$80.00	\$150.00	\$230.00	\$430.00	\$580.00	\$1,250.00	\$1,980.00	\$2,060.00	\$2,060.00	\$2,060.00	\$2,060.00	\$2,060.00

Shaded costs above indicate your benefits will reduce at age 70. See your benefit summary for details.

## Spouse Coverage Amounts

Spouse guarantee issue amount is \$300,000, you may purchase up to this amount without having to provide proof of good health.

Coverage amounts	Monthly Rates per elected amount																
	Spouse age																
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99
\$10,000	\$0.45	\$0.45	\$0.45	\$0.50	\$0.70	\$0.80	\$1.50	\$2.30	\$4.30	\$5.80	\$12.50	\$19.80	\$20.30	\$20.30	\$20.30	\$20.30	\$20.30
\$20,000	\$0.90	\$0.90	\$0.90	\$1.00	\$1.40	\$1.60	\$3.00	\$4.60	\$8.60	\$11.60	\$25.00	\$39.60	\$40.60	\$40.60	\$40.60	\$40.60	\$40.60
\$30,000	\$1.35	\$1.35	\$1.35	\$1.50	\$2.10	\$2.40	\$4.50	\$6.90	\$12.90	\$17.40	\$37.50	\$59.40	\$60.90	\$60.90	\$60.90	\$60.90	\$60.90
\$40,000	\$1.80	\$1.80	\$1.80	\$2.00	\$2.80	\$3.20	\$6.00	\$9.20	\$17.20	\$23.20	\$50.00	\$79.20	\$81.20	\$81.20	\$81.20	\$81.20	\$81.20
\$50,000	\$2.25	\$2.25	\$2.25	\$2.50	\$3.50	\$4.00	\$7.50	\$11.50	\$21.50	\$29.00	\$62.50	\$99.00	\$101.50	\$101.50	\$101.50	\$101.50	\$101.50
\$60,000	\$2.70	\$2.70	\$2.70	\$3.00	\$4.20	\$4.80	\$9.00	\$13.80	\$25.80	\$34.80	\$75.00	\$118.80	\$121.80	\$121.80	\$121.80	\$121.80	\$121.80
\$70,000	\$3.15	\$3.15	\$3.15	\$3.50	\$4.90	\$5.60	\$10.50	\$16.10	\$30.10	\$40.60	\$87.50	\$138.60	\$142.10	\$142.10	\$142.10	\$142.10	\$142.10
\$80,000	\$3.60	\$3.60	\$3.60	\$4.00	\$5.60	\$6.40	\$12.00	\$18.40	\$34.40	\$46.40	\$100.00	\$158.40	\$162.40	\$162.40	\$162.40	\$162.40	\$162.40
\$90,000	\$4.05	\$4.05	\$4.05	\$4.50	\$6.30	\$7.20	\$13.50	\$20.70	\$38.70	\$52.20	\$112.50	\$178.20	\$182.70	\$182.70	\$182.70	\$182.70	\$182.70
\$100,000	\$4.50	\$4.50	\$4.50	\$5.00	\$7.00	\$8.00	\$15.00	\$23.00	\$43.00	\$58.00	\$125.00	\$198.00	\$203.00	\$203.00	\$203.00	\$203.00	\$203.00

## Voluntary Short Term Disability (STD) Insurance

Short-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

**Your STD plan covers 66.67% of weekly covered earnings to a maximum benefit of \$1,923 per week.**

Monthly Rates per elected amount		
Sample annual salary	Gross weekly benefit	Employee
\$45,000	\$576.95	\$37.50
\$48,000	\$615.42	\$40.00
\$51,000	\$653.88	\$42.50
\$54,000	\$692.34	\$45.00
\$57,000	\$730.81	\$47.50
\$60,000	\$769.27	\$50.00
\$63,000	\$807.73	\$52.50
\$66,000	\$846.20	\$55.00
\$69,000	\$884.66	\$57.50
\$72,000	\$923.12	\$60.00
\$75,000	\$961.59	\$62.50
\$78,000	\$1,000.05	\$65.00
\$81,000	\$1,038.51	\$67.50

Monthly Rates per elected amount		
Sample annual salary	Gross weekly benefit	Employee
\$84,000	\$1,076.98	\$70.00
\$87,000	\$1,115.44	\$72.50
\$90,000	\$1,153.90	\$75.00
\$93,000	\$1,192.37	\$77.50
\$96,000	\$1,230.83	\$80.00
\$99,000	\$1,269.29	\$82.50
\$102,000	\$1,307.76	\$85.00
\$105,000	\$1,346.22	\$87.50
\$108,000	\$1,384.68	\$90.00
\$111,000	\$1,423.15	\$92.50
\$114,000	\$1,461.61	\$95.00
\$120,000	\$1,538.54	\$100.01

## Voluntary Long Term Disability (LTD) Insurance

Long-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

**Your LTD plan covers 66.67% of monthly covered earnings to a maximum benefit of \$8,333 per month.**

Monthly Rates per elected amount		
Sample annual salary	Gross monthly benefit	Employee
\$45,000	\$2,500.13	\$34.50
\$48,000	\$2,666.80	\$36.80
\$51,000	\$2,833.48	\$39.10
\$54,000	\$3,000.15	\$41.40
\$57,000	\$3,166.83	\$43.70
\$60,000	\$3,333.50	\$46.00
\$63,000	\$3,500.18	\$48.30
\$66,000	\$3,666.85	\$50.60

Monthly Rates per elected amount		
Sample annual salary	Gross monthly benefit	Employee
\$69,000	\$3,833.53	\$52.90
\$72,000	\$4,000.20	\$55.20
\$75,000	\$4,166.88	\$57.50
\$78,000	\$4,333.55	\$59.80
\$81,000	\$4,500.23	\$62.10
\$84,000	\$4,666.90	\$64.40
\$87,000	\$4,833.58	\$66.70
\$90,000	\$5,000.25	\$69.00

Monthly Rates per elected amount		
Sample annual salary	Gross monthly benefit	Employee
\$93,000	\$5,166.93	\$71.30
\$96,000	\$5,333.60	\$73.60
\$99,000	\$5,500.28	\$75.90
\$102,000	\$5,666.95	\$78.20
\$105,000	\$5,833.63	\$80.50

Monthly Rates per elected amount		
Sample annual salary	Gross monthly benefit	Employee
\$108,000	\$6,000.30	\$82.80
\$111,000	\$6,166.98	\$85.10
\$114,000	\$6,333.65	\$87.40
\$120,000	\$6,667.00	\$92.00

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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