### Voluntary Employee and Spouse Term Life insurance rates effective January 1, 2016

Rates per $1,000 per month

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.046</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.050</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.061</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.093</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.158</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.266</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.415</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.646</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.072</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$1.495</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$2.297</td>
</tr>
<tr>
<td>80 &amp; Over</td>
<td>$4.150</td>
</tr>
</tbody>
</table>

Rates increase with age. Age is as of January 1 each year.

### Voluntary Term Life rider rates

One monthly premium covers all eligible children.

**Coverage options:**

- $5,000 - $0.50 per month
- $10,000 - $1.00 per month

All rates are subject to change.

### Voluntary Group Term Life exclusions

**Suicide** – If an insured, whether sane or insane, dies by suicide within two years of the effective date of any increase in coverage, Securian’s liability with respect to such increase will be limited to an amount equal to the premiums paid and attributable to such increase.

For assistance, go to www.LifeBenefits.com/StateofTN or call 1-866-881-0631.
Calculate your costs for Voluntary Term Life

Use these examples as your guide to calculating the life insurance costs for you and your spouse for Voluntary Term Life.

**Example:**

*Employee age 38, chooses $150,000 in coverage*

\[
\begin{array}{cccccc}
\text{Coverage amount} & \div & \text{$1,000} & = & \text{Coverage units} & \times \text{$.061} + \text{Administrative cost} = \text{Monthly cost} \\
$150,000 & & 150 & & .061 & & $.30 & = & $9.45 \\
\end{array}
\]

*Spouse age 34, chooses $20,000 in coverage*

\[
\begin{array}{cccccc}
\text{Coverage amount} & \div & \text{$1,000} & = & \text{Coverage units} & \times \text{Monthly rate} + \text{Administrative cost} = \text{Monthly cost} \\
$20,000 & & 20 & & .050 & & $.30 & = & $1.30 \\
\end{array}
\]

**Now just fill in the blanks!**

\[
\begin{array}{cccccc}
\text{Coverage amount} & \div & \text{$1,000} & = & \text{Coverage units} & \times \text{Monthly rate} + \text{Administrative cost} = \text{Monthly cost} \\
$ & &  & & & & $ & = & $ \\
\end{array}
\]

Underwritten by Minnesota Life Insurance Company