

SAMBA Term Life Insurance Plan Effective 7/1/2009

Schedule of Insurance for Members or Spouses Under Age 70 (Bi-Weekly Premium Cost)

Age	Bi-Weekly Rate/\$1,000	COVERAGE											
		\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000
<30	\$0.037	0.92	1.85	2.77	3.69	4.62	5.54	7.38	9.23	11.08	14.77	18.46	22.15
30-39	\$0.051	1.27	2.54	3.81	5.08	6.35	7.62	10.15	12.69	15.23	20.31	25.38	30.46
40-49	\$0.070	1.75	3.51	5.26	7.02	8.77	10.52	14.03	17.44	21.05	28.06	35.08	42.09
50-54	\$0.120	2.99	5.98	8.97	11.95	14.94	17.93	23.91	29.88	35.86	47.82	59.77	71.72
55-59	\$0.204	5.11	10.22	15.34	20.45	25.56	30.67	40.89	51.12	61.34	81.78	102.23	122.68
60-64	\$0.312	7.79	15.58	23.37	31.15	38.94	46.73	62.31	77.88	93.46	124.62	155.77	186.92
65-69	\$0.499	12.48	24.97	37.45	49.94	62.42	74.91	99.88	124.85	149.82	199.75	249.69	299.63

Schedule of Insurance for Members or Spouses Age 70 and Over (Bi-Weekly Premium Costs)

Age	Bi-Weekly Rate/\$1,000	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
		Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost
70-74	\$1.000	\$12,500	\$12.50	\$25,000	\$24.99	\$37,500	\$37.49	\$50,000	\$49.98	\$62,500	\$62.48	\$75,000	\$74.98
75-79	\$2.010	\$6,250	\$12.56	\$12,500	\$25.12	\$18,750	\$37.68	\$25,000	\$50.24	\$31,250	\$62.80	\$37,500	\$75.36
80-84	\$4.002	\$6,250	\$25.01	\$12,500	\$50.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03
85-89	\$4.381	\$6,250	\$27.38	\$12,500	\$54.77	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72
90-94	\$4.812	\$6,250	\$30.08	\$12,500	\$60.15	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18
95+	\$5.211	\$6,250	\$32.57	\$12,500	\$65.13	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16

Age	Bi-Weekly Rate/\$1,000	\$200,000		\$250,000		\$300,000		\$400,000		\$500,000		\$600,000	
		Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost	Coverage	Cost
70-74	\$1.000	\$100,000	\$99.97	\$125,000	\$124.96	\$150,000	\$149.95	\$200,000	\$199.94	\$250,000	\$249.92	\$300,000	\$299.91
75-79	\$2.010	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48	\$50,000	\$100.48
80-84	\$4.002	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03	\$15,000	\$60.03
85-89	\$4.381	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72	\$15,000	\$65.72
90-94	\$4.812	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18	\$15,000	\$72.18
95+	\$5.211	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16	\$15,000	\$78.16

Plans and rates above apply to Members and Spouses. Spouse amount may not exceed member amount.

Age 70, coverage reduces to 50%, age 75 coverage reduces to 25% - maximum coverage \$50,000, age 80 maximum coverage \$15,000

Costs above include a matching Accidental Death Benefit on Members who are under age 65.

Dependent Child coverage of \$20,000 can be added for a cost of \$1 per Bi-Weekly Pay Period (total cost regardless of the number of eligible children).

Member may retain coverage on self and family, even if no longer employed by the federal government.