

Voluntary Group Term Life Insurance (VGTLI) Premium Calculation

Effective January 1 – December 31, 2012

Monthly Rate Table

Employee or Spouse Rates per \$1,000

Age	Tobacco Use	
	No	Yes
Under 30	.06	.12
30-34	.08	.16
35-39	.09	.18
40-44	.10	.20
45-49	.15	.30
50-54	.23	.46
55-59	.43	.86
60-64	.66	1.32
65-69	1.27	2.54
70 & Over	2.06	4.12

Biweekly Rate Table

Employee or Spouse Rates per \$1,000

Age	Tobacco Use	
	No	Yes
Under 30	.03	.06
30-34	.04	.07
35-39	.04	.08
40-44	.05	.09
45-49	.07	.14
50-54	.11	.21
55-59	.20	.40
60-64	.30	.61
65-69	.59	1.17
70 & Over	.95	1.90

Dependent Child(ren) Rate Table

Rate for all eligible dependent children

Coverage Amount	Monthly Rate	Biweekly Rate
\$5,000	.40	.18
\$10,000	.80	.37

Note: Minnesota Life Insurance Company underwrites the Minnesota Life Voluntary Group Term Life Insurance coverage. This benefit is intended to be a brief outline of benefits available to you and your eligible dependents.

It does not include all the terms of coverage. The entire terms are contained in the Application, Policy, Certificate, and/or Trust Agreement. In the event of a conflict among the Policy, Certificate, and/or Trust Agreement and this document, the Policy, Certificate, and/or Trust Agreement will prevail. This product may not be available in all states.