

USW

GROUP TERM LIFE QUOTE

Effective Date: 9/1/2017

SIC Code: 4922

Gas Production & Distribution



Supplemental Rates *without* Premium Waiver

Coverage Amount and Monthly Premium

Age	Rate per \$1,000	Member							Spouse	
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$10,000	\$20,000
<25	\$0.095	\$0.95	\$2.38	\$4.74	\$7.12	\$9.49	\$11.86	\$14.23	\$1.18	\$2.38
25-29	\$0.084	\$0.84	\$2.09	\$4.18	\$6.27	\$8.36	\$10.46	\$12.55	\$1.05	\$2.09
30-34	\$0.089	\$0.89	\$2.22	\$4.44	\$6.66	\$8.87	\$11.10	\$13.31	\$1.11	\$2.22
35-39	\$0.110	\$1.10	\$2.75	\$5.51	\$8.26	\$11.02	\$13.77	\$16.52	\$1.38	\$2.75
40-44	\$0.166	\$1.66	\$4.16	\$8.31	\$12.47	\$16.63	\$20.79	\$24.94	\$2.08	\$4.16
45-49	\$0.250	\$2.50	\$6.25	\$12.50	\$18.75	\$24.99	\$31.24	\$37.49	\$3.12	\$6.25
50-54	\$0.393	\$3.93	\$9.82	\$19.64	\$29.46	\$39.27	\$49.09	\$58.91	\$4.91	\$9.82
55-59	\$0.638	\$6.38	\$15.94	\$31.88	\$47.82	\$63.75	\$79.69	\$95.63	\$7.97	\$15.94
60-64	\$0.956	\$9.56	\$23.90	\$47.79	\$71.69	\$95.57	\$119.47	\$143.36	\$11.94	\$23.90
65-69	\$1.617									
70-74	\$3.117									
75-79	\$5.782									
A policy issued at these ages is limited to the reduced amounts noted in Miscellaneous.										
Per Child	\$0.101									

Supplemental Rates *With* Premium Waiver

Coverage Amount and Monthly Premium

Age	Rate per \$1,000	Member							Spouse	
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$10,000	\$20,000
<25	\$0.097	\$0.97	\$2.43	\$4.85	\$7.27	\$9.69	\$12.12	\$14.54	\$1.21	\$2.43
25-29	\$0.088	\$0.88	\$2.19	\$4.39	\$6.58	\$8.77	\$10.97	\$13.16	\$1.10	\$2.19
30-34	\$0.095	\$0.95	\$2.38	\$4.74	\$7.12	\$9.49	\$11.86	\$14.23	\$1.18	\$2.38
35-39	\$0.122	\$1.22	\$3.06	\$6.12	\$9.18	\$12.24	\$15.30	\$18.36	\$1.53	\$3.06
40-44	\$0.186	\$1.86	\$4.64	\$9.28	\$13.92	\$18.56	\$23.21	\$27.85	\$2.33	\$4.64
45-49	\$0.285	\$2.85	\$7.12	\$14.23	\$21.35	\$28.46	\$35.58	\$42.69	\$3.56	\$7.12
50-54	\$0.450	\$4.50	\$11.25	\$22.49	\$33.74	\$44.98	\$56.23	\$67.47	\$5.62	\$11.25
55-59	\$0.727	\$7.27	\$18.19	\$36.36	\$54.55	\$72.73	\$90.91	\$109.09	\$9.09	\$18.19
60-64	\$0.956	\$9.56	\$23.90	\$47.79	\$71.69	\$95.57	\$119.47	\$143.36	\$11.94	\$23.90
65-69	\$1.617									
70-74	\$3.117									
75-79	\$5.782									
A policy issued at these ages is limited to the reduced amounts noted in Miscellaneous.										
Per Child	\$0.101									

ADDP Rider - (Accidental Death, Dismemberment and Paralysis)

Rate per \$1,000	
Member	Spouse
\$0.040	\$0.030

ISSUE AGES - (GI - Guarantee Issue) (SI - Simplified Issue) (FA - Face Amount)

Member- GI:18-69; SI:18-84
 Spouse- 18-64.5 Children-
 0-25

FACE AMOUNTS (FA) AVAILABLE

Member-	Max GI	up to \$150,000
	Max GI + SI	up to \$250,000
Spouse-	Max GI	lesser of 50% of members GI FA or \$20,000
	Max GI + SI	lesser of 50% of members FA or \$75,000
Children-	Max GI	Lesser of 50% of members GI FA or \$10,000
	Max GI + SI	Lesser of 50% of members FA or \$10,000

MISCELLANEOUS

Maximum available initial Face Amount reduction of Voluntary Term Life for members aged 65+:

Issue Age	Face amount as a % of initial Face Amount
65	65% of max GI or SI
70	50% of max GI or SI
75	25% of max GI or SI

The Death Benefit reduces for a covered member or spouse (covered adult dependent) on the policy anniversary following that covered members 65th, 70th, and 75th birthdays.

Attended Age	Reduced Death Benefit
65	65% of pre-age 65 Death Benefit or initial face amount
70	50% of pre age 65 Death Benefit or initial face amount
75	25% of pre-age 65 Death Benefit or initial face amount

This coverage is portable.