

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

Rates per \$1,000 per month

Age	Rate
Under 25	\$0.046
25 - 29	\$0.046
30 - 34	\$0.050
35 - 39	\$0.061
40 - 44	\$0.093
45 - 49	\$0.158
50 - 54	\$0.266
55 - 59	\$0.415
60 - 64	\$0.646
65 - 69	\$1.072
70 - 74	\$1.495
75 - 79	\$2.297
80 & Over	\$4.150

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

### Optional Child 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 (optional) Group Term Life exclusions

**Suicide** – If an insured, whether sane or insane, dies by suicide within two years of the effective date of his or her insurance or within two years of the effective date of any increase in coverage. Minnesota Life will be limited to pay an amount equal to the premiums paid.