

Grand Forks Regional Airport

	Standard																									
Plan Summary for Life Insurance																										
Employee Benefit	\$10,000 Increments	Employee																								
Employee Minimum	\$10,000	<table border="1" style="font-size: small;"> <thead> <tr> <th>Age</th> <th>Rate</th> </tr> </thead> <tbody> <tr><td>0-29</td><td>.100</td></tr> <tr><td>30-34</td><td>.103</td></tr> <tr><td>35-39</td><td>.118</td></tr> <tr><td>40-44</td><td>.177</td></tr> <tr><td>45-49</td><td>.254</td></tr> <tr><td>50-54</td><td>.433</td></tr> <tr><td>55-59</td><td>.710</td></tr> <tr><td>60-64</td><td>.965</td></tr> <tr><td>65-69</td><td>1.717</td></tr> <tr><td>70-74</td><td>3.745</td></tr> <tr><td>75-99</td><td>14.201</td></tr> </tbody> </table>	Age	Rate	0-29	.100	30-34	.103	35-39	.118	40-44	.177	45-49	.254	50-54	.433	55-59	.710	60-64	.965	65-69	1.717	70-74	3.745	75-99	14.201
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75-99	14.201																									
Employee Maximum	\$300,000 Not to exceed 6x annual salary																									
Employee Guarantee Issue	\$50,000																									
Dependent Spouse	\$5000 Increments	Spouse																								
Spouse Maximum	\$150,000 Not to Exceed 100% Employee	<table border="1" style="font-size: small;"> <thead> <tr> <th>Age</th> <th>Rate</th> </tr> </thead> <tbody> <tr><td>0-29</td><td>.081</td></tr> <tr><td>30-34</td><td>.081</td></tr> <tr><td>35-39</td><td>.091</td></tr> <tr><td>40-44</td><td>.139</td></tr> <tr><td>45-49</td><td>.198</td></tr> <tr><td>50-54</td><td>.345</td></tr> <tr><td>55-59</td><td>.585</td></tr> <tr><td>60-64</td><td>.910</td></tr> <tr><td>65-69</td><td>1.621</td></tr> <tr><td>70-74</td><td>3.534</td></tr> <tr><td>75-99</td><td>13.401</td></tr> </tbody> </table>	Age	Rate	0-29	.081	30-34	.081	35-39	.091	40-44	.139	45-49	.198	50-54	.345	55-59	.585	60-64	.910	65-69	1.621	70-74	3.534	75-99	13.401
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75-99	13.401																									
Spouse Guarantee Issue	\$10,000																									
Child	\$2000 Increments																									
Child Maximum	\$10,000 live birth to age 21 or to 25 if FTS Not to Exceed 100% of Employee																									
Child Guarantee Issue	\$10,000																									
Benefit Reduction Schedule	35% at age 65 50% at age 70																									
Conversion	Included																									
Employee Contribution	100%-Voluntary																									
Participation	20%																									
Rate Guarantee	3 Years																									
Life Insurance Premium																										
Basic Life	Age Rated / See Chart																									
Basic AD&D	\$0.048 / \$1000																									
Child(ren) rate	Life=\$0.16/\$1000 AD&D=\$0.032/\$1000																									
<u>Administration Fee</u>	<u>\$0.00</u>																									

- To find rate
1. Take the amount you want
 2. Divide by 1000
 3. Times by the rate