

VOLUNTARY LIFE, DEPENDENT LIFE INSURANCE PLAN
EMPLOYEE COST

GREAT-WEST LIFE ASSURANCE COMPANY:

Voluntary Life Insurance:

The minimum coverage is \$10,000.00 to a maximum of \$500,000.00 for both employee and spouse. Monthly premiums are based on your age, sex and smoking status and will change on the first of the month following a birthday that puts you into the next age group. The premium rates are per \$1000 coverage and are purchased in \$10,000.00 allotments.

The following chart outlines the monthly cost:

AGE	MALE		FEMALE	
	Smoker	Non-smoker	Smoker	Non-smoker
Less than 31	\$0.053	\$0.036	\$0.036	\$0.027
31-40	\$0.071	\$0.045	\$0.045	\$0.036
41-50	\$0.179	\$0.089	\$0.107	\$0.071
51-55	\$0.384	\$0.215	\$0.232	\$0.152
56-60	\$0.625	\$0.375	\$0.402	\$0.268
61-65	\$0.956	\$0.634	\$0.661	\$0.438

Examples :	Male	Female
	Age 31	Age 41
	Non-smoker	Smoker
	\$100,000 = 4.50 / month	\$100,000 = 10.70 / month
	\$200,000 = 9.00 / month	\$200,000 = 21.40 / month

Rates Updated July 2010
