APPENDIX D

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 1
LTD 90 Day Elimination Period/Without COLA /Without Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.13	51	0.91
		27	0.13	52	0.91
		28	0.13	53	0.91
		29	0.13	54	0.91
		30	0.21	55	1.01
		31	0.21	56	1.01
		32	0.21	57	1.01
		33	0.21	58	1.01
		34	0.21	59	1.01
		35	0.33	60	0.86
		36	0.33	61	0.86
		37	0.33	62	0.86
		38	0.33	63	0.86
		39	0.33	64	0.86
		40	0.50	65	0.61
		41	0.50	66	0.61
		42	0.50	67	0.61
18	0.10	43	0.50	68	0.61
19	0.10	44	0.50	69	0.61
20	0.10	45	0.71	70	0.63
21	0.10	46	0.71	71	0.63
22	0.10	47	0.71	72	0.63
23	0.10	48	0.71	73	0.63
24	0.10	49	0.71	74	0.63
25	0.13	50	0.91	75 +	0.63

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 2
LTD 90 Day Elimination Period/With COLA/Without Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.15	51	1.02
		27	0.15	52	1.02
		28	0.15	53	1.02
		29	0.15	54	1.02
		30	0.24	55	1.13
		31	0.24	56	1.13
		32	0.24	57	1.13
		33	0.24	58	1.13
		34	0.24	59	1.13
		35	0.37	60	0.96
		36	0.37	61	0.96
		37	0.37	62	0.96
		38	0.37	63	0.96
		39	0.37	64	0.96
		40	0.56	65	0.68
		41	0.56	66	0.68
		42	0.56	67	0.68
18	0.11	43	0.56	68	0.68
19	0.11	44	0.56	69	0.68
20	0.11	45	0.79	70	0.70
21	0.11	46	0.79	71	0.70
22	0.11	47	0.79	72	0.70
23	0.11	48	0.79	73	0.70
24	0.11	49	0.79	74	0.70
25	0.15	50	1.02	75 +	0.70

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 3
LTD 90 Day Elimination Period/Without COLA/With Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.14	51	0.95
		27	0.14	52	0.95
		28	0.14	53	0.95
		29	0.14	54	0.95
		30	0.22	55	1.05
		31	0.22	56	1.05
		32	0.22	57	1.05
		33	0.22	58	1.05
		34	0.22	59	1.05
		35	0.34	60	0.89
		36	0.34	61	0.89
		37	0.34	62	0.89
		38	0.34	63	0.89
		39	0.34	64	0.89
		40	0.52	65	0.63
		41	0.52	66	0.63
		42	0.52	67	0.63
18	0.10	43	0.52	68	0.63
19	0.10	44	0.52	69	0.63
20	0.10	45	0.74	70	0.66
21	0.10	46	0.74	71	0.66
22	0.10	47	0.74	72	0.66
23	0.10	48	0.74	73	0.66
24	0.10	49	0.74	74	0.66
25	0.14	50	0.95	75 +	0.66

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 4
LTD 90 Day Elimination Period/With COLA/With Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.15	51	1.06
		27	0.15	52	1.06
		28	0.15	53	1.06
		29	0.15	54	1.06
		30	0.25	55	1.17
		31	0.25	56	1.17
		32	0.25	57	1.17
		33	0.25	58	1.17
		34	0.25	59	1.17
		35	0.38	60	0.99
		36	0.38	61	0.99
		37	0.38	62	0.99
		38	0.38	63	0.99
		39	0.38	64	0.99
		40	0.58	65	0.70
		41	0.58	66	0.70
		42	0.58	67	0.70
18	0.12	43	0.58	68	0.70
19	0.12	44	0.58	69	0.70
20	0.12	45	0.82	70	0.73
21	0.12	46	0.82	71	0.73
22	0.12	47	0.82	72	0.73
23	0.12	48	0.82	73	0.73
24	0.12	49	0.82	74	0.73
25	0.15	50	1.06	75 +	0.73

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 5
LTD 180 Day Elimination Period/Without COLA/Without Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.10	51	0.69
		27	0.10	52	0.69
		28	0.10	53	0.69
		29	0.10	54	0.69
		30	0.16	55	0.76
		31	0.16	56	0.76
		32	0.16	57	0.76
		33	0.16	58	0.76
		34	0.16	59	0.76
		35	0.25	60	0.65
		36	0.25	61	0.65
		37	0.25	62	0.65
		38	0.25	63	0.65
		39	0.25	64	0.65
		40	0.38	65	0.46
		41	0.38	66	0.46
		42	0.38	67	0.46
18	0.08	43	0.38	68	0.46
19	0.08	44	0.38	69	0.46
20	0.08	45	0.54	70	0.48
21	0.08	46	0.54	71	0.48
22	0.08	47	0.54	72	0.48
23	0.08	48	0.54	73	0.48
24	0.08	49	0.54	74	0.48
25	0.10	50	0.69	75 +	0.48

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 6
LTD 180 Day Elimination Period/With COLA/Without Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.11	51	0.77
		27	0.11	52	0.77
		28	0.11	53	0.77
		29	0.11	54	0.77
		30	0.18	55	0.85
		31	0.18	56	0.85
		32	0.18	57	0.85
		33	0.18	58	0.85
		34	0.18	59	0.85
		35	0.28	60	0.73
		36	0.28	61	0.73
		37	0.28	62	0.73
		38	0.28	63	0.73
		39	0.28	64	0.73
		40	0.42	65	0.51
		41	0.42	66	0.51
		42	0.42	67	0.51
18	0.08	43	0.42	68	0.51
19	0.08	44	0.42	69	0.51
20	0.08	45	0.60	70	0.53
21	0.08	46	0.60	71	0.53
22	0.08	47	0.60	72	0.53
23	0.08	48	0.60	73	0.53
24	0.08	49	0.60	74	0.53
25	0.11	50	0.77	75 +	0.53

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 7
LTD 180 Day Elimination Period/Without COLA/With Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.10	51	0.72
		27	0.10	52	0.72
		28	0.10	53	0.72
		29	0.10	54	0.72
		30	0.17	55	0.79
		31	0.17	56	0.79
		32	0.17	57	0.79
		33	0.17	58	0.79
		34	0.17	59	0.79
		35	0.26	60	0.68
		36	0.26	61	0.68
		37	0.26	62	0.68
		38	0.26	63	0.68
		39	0.26	64	0.68
		40	0.39	65	0.48
		41	0.39	66	0.48
		42	0.39	67	0.48
18	0.08	43	0.39	68	0.48
19	0.08	44	0.39	69	0.48
20	0.08	45	0.56	70	0.50
21	0.08	46	0.56	71	0.50
22	0.08	47	0.56	72	0.50
23	0.08	48	0.56	73	0.50
24	0.08	49	0.56	74	0.50
25	0.10	50	0.72	75 +	0.50

Premium Rate Card - Long Term Disability
Bi-Weekly Rates per $100 Covered Payroll

Option 8
LTD 180 Day Elimination Period/With COLA/With Conversion

Age	Employee Rate	Age	Employee Rate	Age	Employee Rate
		26	0.11	51	0.80
		27	0.11	52	0.80
		28	0.11	53	0.80
		29	0.11	54	0.80
		30	0.19	55	0.88
		31	0.19	56	0.88
		32	0.19	57	0.88
		33	0.19	58	0.88
		34	0.19	59	0.88
		35	0.29	60	0.75
		36	0.29	61	0.75
		37	0.29	62	0.75
		38	0.29	63	0.75
		39	0.29	64	0.75
		40	0.44	65	0.53
		41	0.44	66	0.53
		42	0.44	67	0.53
18	0.09	43	0.44	68	0.53
19	0.09	44	0.44	69	0.53
20	0.09	45	0.62	70	0.55
21	0.09	46	0.62	71	0.55
22	0.09	47	0.62	72	0.55
23	0.09	48	0.62	73	0.55
24	0.09	49	0.62	74	0.55
25	0.11	50	0.80	75 +	0.55

LTD

90 Day E.P. / Without COLA / Without Conversion (Option 1)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.10	234	$226,445	$5,888
25-29	$0.13	997	$1,219,655	$41,224
30-34	$0.21	1,594	$2,223,521	$121,404
35-39	$0.33	2,532	$4,048,053	$347,323
40-44	$0.50	2,836	$4,642,575	$603,535
45-49	$0.71	3,439	$5,701,374	$1,052,474
50-54	$0.91	3,958	$6,830,937	$1,616,200
55-59	$1.01	3,444	$6,161,739	$1,618,073
60-64	$0.86	1,089	$1,856,026	$415,007
65-69	$0.61	227	$375,220	$59,510
70+	$0.63	86	$144,489	$23,667
Total		20,435	$33,430,033	$5,904,304

90 Day E.P. / With COLA / Without Conversion (Option 2)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.11	234	$226,445	$6,476
25-29	$0.15	997	$1,219,655	$47,567
30-34	$0.24	1,594	$2,223,521	$138,748
35-39	$0.37	2,532	$4,048,053	$389,423
40-44	$0.56	2,836	$4,642,575	$675,959
45-49	$0.79	3,439	$5,701,374	$1,171,062
50-54	$1.02	3,958	$6,830,937	$1,811,564
55-59	$1.13	3,444	$6,161,739	$1,810,319
60-64	$0.96	1,089	$1,856,026	$463,264
65-69	$0.68	227	$375,220	$66,339
70+	$0.70	86	$144,489	$26,297
Total		20,435	$33,430,033	$6,607,017

90 Day E.P. / Without COLA / With Conversion (Option 3)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.10	234	$226,445	$5,888
25-29	$0.14	997	$1,219,655	$44,395
30-34	$0.22	1,594	$2,223,521	$127,185
35-39	$0.34	2,532	$4,048,053	$357,848
40-44	$0.52	2,836	$4,642,575	$627,676
45-49	$0.74	3,439	$5,701,374	$1,096,944
50-54	$0.95	3,958	$6,830,937	$1,687,241
55-59	$1.05	3,444	$6,161,739	$1,682,155
60-64	$0.89	1,089	$1,856,026	$429,484
65-69	$0.63	227	$375,220	$61,461
70+	$0.66	86	$144,489	$24,794
Total		20,435	$33,430,033	$6,145,072

90 Day E.P. / With COLA / With Conversion (Option 4)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.12	234	$226,445	$7,065
25-29	$0.15	997	$1,219,655	$47,567
30-34	$0.25	1,594	$2,223,521	$144,529
35-39	$0.38	2,532	$4,048,053	$399,948
40-44	$0.58	2,836	$4,642,575	$700,100
45-49	$0.82	3,439	$5,701,374	$1,215,533
50-54	$1.06	3,958	$6,830,937	$1,882,606
55-59	$1.17	3,444	$6,161,739	$1,874,401
60-64	$0.99	1,089	$1,856,026	$477,741
65-69	$0.70	227	$375,220	$68,290
70+	$0.73	86	$144,489	$27,424
Total		20,435	$33,430,033	$6,845,203

LTD

180 Day E.P. / Without COLA / Without Conversion (Option 5)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.08	234	$226,445	$4,710
25-29	$0.10	997	$1,219,655	$31,711
30-34	$0.16	1,594	$2,223,521	$92,498
35-39	$0.25	2,532	$4,048,053	$263,123
40-44	$0.38	2,836	$4,642,575	$458,686
45-49	$0.54	3,439	$5,701,374	$800,473
50-54	$0.69	3,958	$6,830,937	$1,225,470
55-59	$0.76	3,444	$6,161,739	$1,217,560
60-64	$0.65	1,089	$1,856,026	$313,668
65-69	$0.46	227	$375,220	$44,876
70+	$0.48	86	$144,489	$18,032
Total		20,435	$33,430,033	$4,470,809

180 Day E.P. / With COLA / Without Conversion (Option 6)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.08	234	$226,445	$4,710
25-29	$0.11	997	$1,219,655	$34,882
30-34	$0.18	1,594	$2,223,521	$104,061
35-39	$0.28	2,532	$4,048,053	$294,698
40-44	$0.42	2,836	$4,642,575	$506,969
45-49	$0.60	3,439	$5,701,374	$889,414
50-54	$0.77	3,958	$6,830,937	$1,367,554
55-59	$0.85	3,444	$6,161,739	$1,361,744
60-64	$0.73	1,089	$1,856,026	$352,274
65-69	$0.51	227	$375,220	$49,754
70+	$0.53	86	$144,489	$19,911
Total		20,435	$33,430,033	$4,985,971

180 Day E.P. / Without COLA / With Conversion (Option 7)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.08	234	$226,445	$4,710
25-29	$0.10	997	$1,219,655	$31,711
30-34	$0.17	1,594	$2,223,521	$98,280
35-39	$0.26	2,532	$4,048,053	$273,648
40-44	$0.39	2,836	$4,642,575	$470,757
45-49	$0.56	3,439	$5,701,374	$830,120
50-54	$0.72	3,958	$6,830,937	$1,278,751
55-59	$0.79	3,444	$6,161,739	$1,265,621
60-64	$0.68	1,089	$1,856,026	$328,145
65-69	$0.48	227	$375,220	$46,827
70+	$0.50	86	$144,489	$18,784
Total		20,435	$33,430,033	$4,647,355

180 Day E.P. / With COLA / With Conversion (Option 8)

	Rate/$100 CMP or CBWP	Lives @ 25%	Covered Bi-Weekly Payroll Illustrated @ 25% Participation	Annual Premium
<24	$0.09	234	$226,445	$5,299
25-29	$0.11	997	$1,219,655	$34,882
30-34	$0.19	1,594	$2,223,521	$109,842
35-39	$0.29	2,532	$4,048,053	$305,223
40-44	$0.44	2,836	$4,642,575	$531,111
45-49	$0.62	3,439	$5,701,374	$919,062
50-54	$0.80	3,958	$6,830,937	$1,420,835
55-59	$0.88	3,444	$6,161,739	$1,409,806
60-64	$0.75	1,089	$1,856,026	$361,925
65-69	$0.53	227	$375,220	$51,705
70+	$0.55	86	$144,489	$20,662
Total		20,435	$33,430,033	$5,170,351