

CSEA Group 10 Year Term Life 2017 Rates

Annual Rates per \$1,000 of Insurance - Benefit Amounts \$100,000-\$249,000

| Issue Age | MALE | | | FEMALE | | |
|-----------|-----------|--------|----------|-----------|--------|----------|
| | Preferred | Select | Standard | Preferred | Select | Standard |
| 20 | 0.87 | 1.00 | 2.56 | 0.77 | 0.90 | 2.17 |
| 21 | 0.87 | 1.00 | 2.56 | 0.77 | 0.90 | 2.17 |
| 22 | 0.87 | 1.00 | 2.56 | 0.77 | 0.90 | 2.17 |
| 23 | 0.87 | 1.00 | 2.56 | 0.77 | 0.90 | 2.17 |
| 24 | 0.87 | 1.00 | 2.57 | 0.77 | 0.90 | 2.17 |
| 25 | 0.87 | 1.00 | 2.57 | 0.77 | 0.90 | 2.17 |
| 26 | 0.87 | 1.00 | 2.59 | 0.77 | 0.90 | 2.17 |
| 27 | 0.87 | 1.00 | 2.59 | 0.77 | 0.90 | 2.17 |
| 28 | 0.87 | 1.00 | 2.60 | 0.77 | 0.90 | 2.18 |
| 29 | 0.87 | 1.00 | 2.62 | 0.77 | 0.90 | 2.18 |
| 30 | 0.87 | 1.00 | 2.63 | 0.77 | 0.90 | 2.21 |
| 31 | 0.87 | 1.00 | 2.63 | 0.77 | 0.90 | 2.21 |
| 32 | 0.87 | 1.00 | 2.63 | 0.77 | 0.90 | 2.21 |
| 33 | 0.87 | 1.00 | 2.63 | 0.77 | 0.90 | 2.21 |
| 34 | 0.87 | 1.00 | 2.63 | 0.77 | 0.90 | 2.21 |
| 35 | 0.87 | 1.00 | 2.72 | 0.77 | 0.90 | 2.26 |
| 36 | 0.88 | 1.03 | 2.85 | 0.79 | 0.92 | 2.38 |
| 37 | 0.91 | 1.07 | 3.02 | 0.83 | 0.97 | 2.56 |
| 38 | 0.97 | 1.12 | 3.22 | 0.88 | 1.02 | 2.77 |
| 39 | 1.02 | 1.20 | 3.50 | 0.92 | 1.09 | 3.02 |
| 40 | 1.07 | 1.25 | 3.79 | 0.98 | 1.14 | 3.24 |
| 41 | 1.13 | 1.35 | 4.14 | 1.05 | 1.24 | 3.50 |
| 42 | 1.21 | 1.44 | 4.57 | 1.12 | 1.33 | 3.76 |
| 43 | 1.29 | 1.55 | 5.03 | 1.21 | 1.43 | 4.06 |
| 44 | 1.39 | 1.69 | 5.55 | 1.29 | 1.54 | 4.35 |
| 45 | 1.52 | 1.82 | 6.08 | 1.37 | 1.65 | 4.69 |
| 46 | 1.66 | 1.99 | 6.69 | 1.47 | 1.73 | 5.03 |
| 47 | 1.81 | 2.17 | 7.35 | 1.54 | 1.84 | 5.40 |
| 48 | 1.96 | 2.36 | 8.04 | 1.62 | 1.96 | 5.81 |
| 49 | 2.15 | 2.57 | 8.77 | 1.72 | 2.07 | 6.22 |
| 50 | 2.34 | 2.81 | 9.49 | 1.82 | 2.21 | 6.63 |
| 51 | 2.56 | 3.07 | 10.20 | 1.96 | 2.34 | 7.06 |
| 52 | 2.75 | 3.34 | 10.88 | 2.11 | 2.49 | 7.51 |
| 53 | 2.97 | 3.64 | 11.61 | 2.26 | 2.64 | 7.98 |
| 54 | 3.24 | 3.97 | 12.41 | 2.42 | 2.82 | 8.44 |
| 55 | 3.52 | 4.32 | 13.35 | 2.60 | 3.04 | 8.93 |
| 56 | 3.83 | 4.70 | 14.39 | 2.75 | 3.24 | 9.37 |
| 57 | 4.14 | 5.10 | 15.50 | 2.92 | 3.46 | 9.79 |
| 58 | 4.54 | 5.55 | 16.76 | 3.07 | 3.72 | 10.23 |
| 59 | 4.96 | 6.07 | 18.22 | 3.27 | 3.99 | 10.80 |
| 60 | 5.47 | 6.69 | 19.94 | 3.53 | 4.34 | 11.56 |
| 61 | 6.03 | 7.39 | 21.82 | 3.86 | 4.74 | 12.52 |
| 62 | 6.64 | 8.21 | 23.86 | 4.24 | 5.18 | 13.67 |
| 63 | 7.38 | 9.14 | 26.26 | 4.69 | 5.70 | 14.99 |
| 64 | 8.22 | 10.19 | 29.18 | 5.18 | 6.26 | 16.48 |

The premium contributions shown reflect the current rates and benefit structure. Send no Money with your application. You will be billed for the appropriate premium upon approval of your application. Premiums are guaranteed to remain level for the first 10 years of coverage. Please review options for continuation of coverage after your 10 Year guaranteed rate term ends shown within the Tab "FAQ".

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for higher "Select" or "Standard" rates. Smokers qualify for "Standard" rates only. Upon approval of your application, you will be notified of the rate classification for each approved person.