

Flint Energy Optional Life Rates Policy #164034

Premium Rates are per \$1000/mo. Optional life units are \$10,000; Max \$500,000

Age	Male <u>Non-Smoker</u>	Male <u>Smoker</u>	Female <u>Non-Smoker</u>	Female <u>Smoker</u>
< 35	0.051	0.081	0.041	0.061
35 - 39	0.051	0.112	0.051	0.081
40 - 44	0.081	0.162	0.071	0.122
45 - 49	0.152	0.294	0.122	0.213
50 - 54	0.254	0.498	0.203	0.335
55 - 59	0.477	0.863	0.325	0.508
60 - 64	0.650	1.117	0.416	0.609

Employee / Spouse Monthly Premiums per \$10,000 unit

under 35	0.51	0.81	0.41	0.61
35-39	0.51	1.12	0.51	0.81
40-44	0.81	1.62	0.71	1.22
45-49	1.52	2.94	1.22	2.13
50-54	2.54	4.98	2.03	3.35
55-59	4.77	8.83	3.25	5.08
60-64	6.50	11.17	4.16	6.09