

Avery Dennison Group Universal Life Insurance Rates

Employee And Spouse Coverage

Monthly cost of insurance per \$10,000 coverage unit

| Age | Non-Tobacco User | Tobacco User |
|-------------|-------------------------|---------------------|
| Under 24 | \$0.52 | \$0.62 |
| 25-29 | \$0.59 | \$0.65 |
| 30-34 | \$0.79 | \$0.87 |
| 35-39 | \$0.91 | \$1.10 |
| 40-44 | \$1.10 | \$1.32 |
| 45-49 | \$1.58 | \$1.90 |
| 50-54 | \$2.51 | \$3.02 |
| 55-59 | \$4.27 | \$5.12 |
| 60-64 | \$7.28 | \$8.73 |
| 65-69 | \$13.74 | \$16.48 |
| 70 and over | Available upon request | |

Child Coverage

| Coverage Amount | Monthly Cost |
|------------------------|---------------------|
| \$1,000 | \$0.15 |
| \$10,000 | \$1.50 |