

## YOUR COST

The cost of this life insurance is based upon the member or 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 based on the options chosen.

To calculate monthly premiums, multiply the rate for your age per \$10,000 listed to the right by the number of units of 10,000. For example, for a \$100,000 benefit, multiply the rates by 10 units. For a \$250,000 benefit, multiply the rates by 25. For a \$500,000 benefit, multiply the rates by 50, etc. Or, you can call the Plan Administrator for rates, toll-free 1-800-291-8480 or email: afa.service@mercercor.com.

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

<b>Current 2020 Monthly Premium Contributions Per \$10,000 Benefit</b>						
<b>Amount† Face Amounts \$100,000–\$249,000††</b>						
<b>Issue Age</b>	<b>Male</b>			<b>Female*</b>		
	<b>PREFERRED</b>	<b>SELECT</b>	<b>STANDARD</b>	<b>PREFERRED</b>	<b>SELECT</b>	<b>STANDARD</b>
20-23	\$0.78	\$0.90	\$2.31	\$0.70	\$0.81	\$1.96
24	\$0.78	\$0.90	\$2.32	\$0.70	\$0.81	\$1.96
25	\$0.78	\$0.90	\$2.32	\$0.70	\$0.81	\$1.96
26	\$0.78	\$0.90	\$2.34	\$0.70	\$0.81	\$1.96
27	\$0.78	\$0.90	\$2.34	\$0.70	\$0.81	\$1.96
28	\$0.78	\$0.90	\$2.35	\$0.70	\$0.81	\$1.98
29	\$0.78	\$0.90	\$2.37	\$0.70	\$0.81	\$1.98
30	\$0.78	\$0.90	\$2.38	\$0.70	\$0.81	\$2.00
31	\$0.78	\$0.90	\$2.38	\$0.70	\$0.81	\$2.00
32	\$0.78	\$0.90	\$2.38	\$0.70	\$0.81	\$2.00
33	\$0.78	\$0.90	\$2.38	\$0.70	\$0.81	\$2.00
34	\$0.78	\$0.90	\$2.38	\$0.70	\$0.81	\$2.00
35	\$0.78	\$0.90	\$2.46	\$0.70	\$0.81	\$2.04
36	\$0.79	\$0.93	\$2.58	\$0.72	\$0.83	\$2.15
37	\$0.83	\$0.97	\$2.73	\$0.75	\$0.88	\$2.31
38	\$0.88	\$1.02	\$2.91	\$0.79	\$0.92	\$2.50
39	\$0.92	\$1.08	\$3.16	\$0.83	\$0.98	\$2.73
40	\$0.97	\$1.13	\$3.43	\$0.89	\$1.03	\$2.93
41	\$1.03	\$1.22	\$3.74	\$0.95	\$1.13	\$3.16
42	\$1.09	\$1.31	\$4.13	\$1.02	\$1.20	\$3.39
43	\$1.17	\$1.40	\$4.54	\$1.09	\$1.29	\$3.67
44	\$1.26	\$1.53	\$5.02	\$1.17	\$1.39	\$3.93
45	\$1.38	\$1.64	\$5.49	\$1.23	\$1.49	\$4.23
46	\$1.50	\$1.80	\$6.04	\$1.33	\$1.57	\$4.54
47	\$1.63	\$1.96	\$6.64	\$1.39	\$1.67	\$4.88
48	\$1.77	\$2.13	\$7.26	\$1.46	\$1.77	\$5.25
49	\$1.94	\$2.32	\$7.93	\$1.56	\$1.87	\$5.62
50	\$2.12	\$2.54	\$8.58	\$1.64	\$2.00	\$5.99
51	\$2.31	\$2.78	\$9.21	\$1.77	\$2.12	\$6.38
52	\$2.48	\$3.02	\$9.83	\$1.91	\$2.25	\$6.78
53	\$2.68	\$3.28	\$10.49	\$2.04	\$2.39	\$7.21
54	\$2.93	\$3.58	\$11.22	\$2.18	\$2.55	\$7.63
55	\$3.18	\$3.91	\$12.07	\$2.35	\$2.74	\$8.08
56	\$3.46	\$4.24	\$13.00	\$2.48	\$2.93	\$8.47
57	\$3.74	\$4.61	\$14.01	\$2.64	\$3.13	\$8.84
58	\$4.10	\$5.02	\$15.14	\$2.78	\$3.37	\$9.24
59	\$4.48	\$5.48	\$16.46	\$2.96	\$3.61	\$9.75
60	\$4.94	\$6.04	\$18.02	\$3.19	\$3.93	\$10.44
61	\$5.45	\$6.68	\$19.71	\$3.49	\$4.28	\$11.31
62	\$6.00	\$7.42	\$21.56	\$3.83	\$4.68	\$12.35
63	\$6.67	\$8.26	\$23.73	\$4.23	\$5.15	\$13.54
64	\$7.43	\$9.20	\$26.36	\$4.68	\$5.66	\$14.88

†Payable via periodic billing (quarterly, semi-annually, or annually) or via the Monthly Pre-Authorized Check Payment Plan as described previously.

††As previously noted, member and spouse benefits under this Plan are available in \$10,000 units.

\*Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

The current annual premium for all eligible children is \$3.80 for \$5,000 (\$500 for children ages 14 days through five months) of life insurance.

Premiums are guaranteed to remain level for the first ten years of coverage. Then, if still eligible, you may reapply for the 10-year level term rates then in effect for a subsequent 10-year term. Rates for a subsequent term will be based on the insured person's age, health and tobacco/nicotine use at the time coverage becomes effective and will be guaranteed for a new 10-year term.

If you and your spouse are not approved for a subsequent 10-year term of guaranteed rates, or you do not apply for a subsequent term, coverage will continue in force on a non-guaranteed rate basis, under which premium contributions increase as you age.

Billed rates may differ slightly due to rounding.

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<b>Current 2020 Monthly Premium Contributions Per \$10,000 Benefit Amount† Face Amounts \$250,000–\$500,000††</b>						
Issue Age	Male			Female*		
	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD
20-23	\$0.53	\$0.65	\$2.01	\$0.46	\$0.55	\$1.68
24	\$0.53	\$0.65	\$2.03	\$0.46	\$0.55	\$1.68
25	\$0.53	\$0.65	\$2.03	\$0.46	\$0.55	\$1.68
26	\$0.53	\$0.65	\$2.04	\$0.46	\$0.55	\$1.68
27	\$0.53	\$0.65	\$2.04	\$0.46	\$0.55	\$1.68
28	\$0.53	\$0.65	\$2.06	\$0.46	\$0.55	\$1.70
29	\$0.53	\$0.65	\$2.08	\$0.46	\$0.55	\$1.70
30	\$0.53	\$0.65	\$2.09	\$0.46	\$0.55	\$1.71
31	\$0.53	\$0.65	\$2.09	\$0.46	\$0.55	\$1.71
32	\$0.53	\$0.65	\$2.09	\$0.46	\$0.55	\$1.71
33	\$0.53	\$0.65	\$2.09	\$0.46	\$0.55	\$1.71
34	\$0.53	\$0.65	\$2.09	\$0.46	\$0.55	\$1.71
35	\$0.53	\$0.65	\$2.17	\$0.46	\$0.55	\$1.76
36	\$0.54	\$0.68	\$2.28	\$0.48	\$0.58	\$1.87
37	\$0.56	\$0.71	\$2.42	\$0.50	\$0.61	\$2.01
38	\$0.59	\$0.75	\$2.60	\$0.54	\$0.65	\$2.20
39	\$0.62	\$0.81	\$2.84	\$0.59	\$0.71	\$2.42
40	\$0.67	\$0.88	\$3.09	\$0.64	\$0.77	\$2.61
41	\$0.73	\$0.95	\$3.40	\$0.70	\$0.84	\$2.84
42	\$0.81	\$1.04	\$3.77	\$0.75	\$0.91	\$3.07
43	\$0.91	\$1.13	\$4.18	\$0.83	\$0.99	\$3.32
44	\$0.99	\$1.25	\$4.62	\$0.91	\$1.08	\$3.58
45	\$1.10	\$1.38	\$5.08	\$0.98	\$1.17	\$3.88
46	\$1.21	\$1.51	\$5.61	\$1.05	\$1.26	\$4.18
47	\$1.31	\$1.68	\$6.20	\$1.11	\$1.34	\$4.51
48	\$1.41	\$1.83	\$6.79	\$1.19	\$1.45	\$4.84
49	\$1.55	\$2.01	\$7.43	\$1.27	\$1.53	\$5.20
50	\$1.70	\$2.23	\$8.05	\$1.35	\$1.65	\$5.57
51	\$1.88	\$2.44	\$8.68	\$1.46	\$1.77	\$5.93
52	\$2.09	\$2.68	\$9.27	\$1.59	\$1.89	\$6.33
53	\$2.31	\$2.94	\$9.90	\$1.73	\$2.03	\$6.74
54	\$2.58	\$3.23	\$10.61	\$1.88	\$2.18	\$7.13
55	\$2.84	\$3.54	\$11.41	\$2.03	\$2.35	\$7.57
56	\$3.10	\$3.88	\$12.31	\$2.17	\$2.53	\$7.95
57	\$3.39	\$4.18	\$13.28	\$2.30	\$2.71	\$8.30
58	\$3.73	\$4.59	\$14.38	\$2.44	\$2.93	\$8.70
59	\$4.10	\$5.03	\$15.65	\$2.63	\$3.16	\$9.19
60	\$4.53	\$5.58	\$17.15	\$2.85	\$3.45	\$9.85
61	\$5.03	\$6.21	\$18.78	\$3.15	\$3.78	\$10.69
62	\$5.63	\$6.94	\$20.55	\$3.50	\$4.16	\$11.70
63	\$6.25	\$7.75	\$22.63	\$3.91	\$4.59	\$12.83
64	\$7.00	\$8.68	\$25.22	\$4.33	\$5.06	\$14.13

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