

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs, Inc.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds



Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Ove

| Automatically Enrolled Coverage - employer paid | | | | | | | | |
|---|----------|---|--|--|--|--|--|--|
| Employee Basic Term Life and AD&D | Enrolled | <pre>2x annual salary, up to \$200,000 maximum*</pre> | Includes a matching AD&D benefit | | | | | |
| Dependent Life Package | Enrolled | \$5,000 spouse and \$2,500 children | Insures your spouse and all dependent children - live birth to age 26 | | | | | |
| Elect Supplemental Coverage - employee paid | | | | | | | | |
| Employee Term Life | Elect | up to \$500,000 maximum | Elect in \$10,000 increments | | | | | |
| Spouse Term Life | Elect | up to \$250,000 maximum (not to exceed 100% of employee's total basic & supplemental coverage) | Elect in \$5,000 increments | | | | | |
| Child Term Life | Elect | up to \$10,000 maximum each child | Elect in \$2,500 increments One premium insures all eligible children from live birth to age 26 | | | | | |
| Voluntary AD&D Employee or Family | | up to \$500,000 maximum | Elect in \$10,000 increments Family benefit is a percentage of the employee's elected AD&D amount: Spouse with children - 40%; no children - 50%, Each child with spouse - 10%; no spouse - 15% | | | | | |

If your spouse or child is eligible for employee coverage under any AzMT location, they cannot be covered as a dependent. Only one employee may cover a dependent child.

*Coverage reduces to 50% at age 75.

MONTHLY COST Employee or Spouse Supplemental Term Life

See rate grid for easy cost calculation.

| Age | Employee Rate per \$1,000 | Spouse Rate per \$1,000 |
|-------|------------------------------|----------------------------|
| <25 | \$0.060 | \$0.049 |
| 25-29 | \$0.060 | \$0.049 |
| 30-34 | \$0.080 | \$0.050 |
| 35-39 | \$0.090 | \$0.066 |
| 40-44 | \$0.124 | \$0.093 |
| 45-49 | \$0.201 | \$0.141 |
| 50-54 | \$0.307 | \$0.214 |
| 55-59 | \$0.496 | \$0.356 |
| 60-64 | \$0.660 | \$0.538 |
| 65-69 | \$1.270 | \$0.914 |
| 70-74 | \$2.060 | \$1.624 |
| 75* | \$7.532 | \$3.340 |
| | | |

*Rates beyond age 75 are available upon request. Rates increase with age and all rates are subject to change.

Child Term Life

\$0.13 per **\$1,000**

one premium insures all eligible children

Voluntary AD&D

Employee: \$0.030 Family: \$0.045

Rate per \$1,000

ENROLL NOW

Turn in your completed forms to your employer by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- Waiver of Premium If you become totally and permanently disabled, life insurance premiums may be waived.
- Accelerated Benefit If an insured person becomes terminally ill, he/she may be eligible to request early payment of life insurance in force.
- **Continuation** If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts:**

- Employee up to \$150,000
- Spouse up to \$30,000
- Child all coverage
- Voluntary AD&D all coverage

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following **guaranteed amounts**:

- Employee add or increase by \$10,000 (provided the resulting amount does not exceed \$150,000 of total coverage)
- Child all coverage
- Voluntary AD&D all coverage

Evidence of insurability is required for elections above the guaranteed amounts and all other elections.

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, **elections will require evidence of insurability.** *If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.*



This is a summary of plan provisions related to the insurance policy underwritten by Minnesota Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life is an affiliate of Securian Financial Group, Inc.

Policy forms are offered under policy form series MHC-96-13180.2 and 02-30428.

Ochs, Inc. A Securian Company 400 Robert Street N, Ste. 1880, St. Paul, MN 55101



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EMPLOYEE



Supplemental Term Life Monthly Rates (based on employee's age)

| Age | < 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74* |
|------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------------------------|------------------------------------|----------------------|----------------------|----------------------|
| Rate per \$1,000 | \$0.060 | \$0.060 | \$0.080 | \$0.090 | \$0.124 | \$0.201 | \$0.307 | \$0.496 | \$0.660 | \$1.270 | \$2.060 |
| Coverage | | | | | | | | | | | |
| \$10,000 | \$0.60 | \$0.60 | \$0.80 | \$0.90 | \$1.24 | \$2.01 | \$3.07 | \$4.96 | \$6.60 | \$12.70 | \$20.60 |
| \$20,000 | \$1.20 | \$1.20 | \$1.60 | \$1.80 | \$2.48 | \$4.02 | \$6.14 | \$9.92 | \$13.20 | \$25.40 | \$41.20 |
| \$30,000 | \$1.80 | \$1.80 | \$2.40 | \$2.70 | \$3.72 | \$6.03 | \$9.21 | \$14.88 | \$19.80 | \$38.10 | \$61.80 |
| \$40,000 | \$2.40 | \$2.40 | \$3.20 | \$3.60 | \$4.96 | \$8.04 | \$12.28 | \$19.84 | \$26.40 | \$50.80 | \$82.40 |
| \$50,000 | \$3.00 | \$3.00 | \$4.00 | \$4.50 | \$6.20 | \$10.05 | \$15.35 | \$24.80 | \$33.00 | \$63.50 | \$103.00 |
| \$60,000 | \$3.60 | \$3.60 | \$4.80 | \$5.40 | \$7.44 | \$12.06 | \$18.42 | \$29.76 | \$39.60 | \$76.20 | \$123.60 |
| \$70,000 | \$4.20 | \$4.20 | \$5.60 | \$6.30 | \$8.68 | \$14.07 | \$21.49 | \$34.72 | \$46.20 | \$88.90 | \$144.20 |
| \$80,000 | \$4.80 | \$4.80 | \$6.40 | \$7.20 | \$9.92 | \$16.08 | \$24.56 | \$39.68 | \$52.80 | \$101.60 | \$164.80 |
| \$90,000 | \$5.40 | \$5.40 | \$7.20 | \$8.10 | \$11.16 | \$18.09 | \$27.63 | \$44.64 | \$59.40 | \$114.30 | \$185.40 |
| \$100,000 | \$6.00 | \$6.00 | \$8.00 | \$9.00 | \$12.40 | \$20.10 | \$30.70 | \$49.60 | \$66.00 | \$127.00 | \$206.00 |
| \$110,000 | \$6.60 | \$6.60 | \$8.80 | \$9.90 | \$13.64 | \$22.11 | \$33.77 | \$54.56 | \$72.60 | \$139.70 | \$226.60 |
| \$120,000 | \$7.20 | \$7.20 | \$9.60 | \$10.80 | \$14.88 | \$24.12 | \$36.84 | \$59.52 | \$79.20 | \$152.40 | \$247.20 |
| \$130,000 | \$7.80 | \$7.80 | \$10.40 | \$11.70 | \$16.12 | \$26.13 | \$39.91 | \$64.48 | \$85.80 | \$165.10 | \$267.80 |
| \$140,000 | \$8.40 | \$8.40 | \$11.20 | \$12.60 | \$17.36 | \$28.14 | \$42.98 | \$69.44 | \$92.40 | \$177.80 | \$288.40 |
| \$150,000 | \$9.00 | \$9.00 | \$12.00 | \$13.50 | \$18.60 | \$30.15 | \$46.05 | \$74.40 | \$99.00 | \$190.50 | \$309.00 |
| \$160,000 | \$9.60 | \$9.60 | \$12.80 | \$14.40 | \$19.84 | \$32.16 | \$49.12 | \$79.36 | \$105.60 | \$203.20 | \$329.60 |
| \$170,000 | \$10.20 | \$10.20 | \$13.60 | \$15.30 | \$21.08 | \$34.17 | \$52.19 | \$84.32 | \$112.20 | \$215.90 | \$350.20 |
| \$180,000 | \$10.80 | \$10.80 | \$14.40 | \$16.20 | \$22.32 | \$36.18 | \$55.26 | \$89.28 | \$118.80 | \$228.60 | \$370.80 |
| \$190,000 | \$11.40 | \$11.40 | \$15.20 | \$17.10 | \$23.56 | \$38.19 | \$58.33 | \$94.24 | \$125.40 | \$241.30 | \$391.40 |
| \$200,000 | \$12.00 | \$12.00 | \$16.00 | \$18.00 | \$24.80 | \$40.20 | \$61.40 | \$99.20 | \$132.00 | \$254.00 | \$412.00 |
| \$210,000 | \$12.60 | \$12.60 | \$16.80 | \$18.90 | \$26.04 | \$42.21 | \$64.47 | \$104.16 | \$138.60 | \$266.70 | \$432.60 |
| \$220,000 | \$13.20 | \$13.20 | \$17.60 | \$19.80 | \$27.28 | \$44.22 | \$67.54 | \$109.12 | \$145.20 | \$279.40 | \$453.20 |
| \$230,000 | \$13.80 | \$13.80 | \$18.40 | \$20.70 | \$28.52 | \$46.23 | \$70.61 | \$114.08 | \$151.80 | \$292.10 | \$473.80 |
| \$240,000 | \$14.40 | \$14.40 | \$19.20 | \$21.60 | \$29.76 | \$48.24 | \$73.68 | \$119.04 | \$158.40 | \$304.80 | \$494.40 |
| \$250,000 | \$15.00 | \$15.00 | \$20.00 | \$22.50 | \$31.00 | \$50.25 | \$76.75 | \$124.00 | \$165.00 | \$317.50 | \$515.00 |
| \$260,000 | \$15.60 | \$15.60 | \$20.80 | \$23.40 | \$32.24 | \$52.26 | \$79.82 | \$128.96 | \$171.60 | \$330.20 | \$535.60 |
| \$270,000 | \$16.20 | \$16.20 | \$21.60 | \$24.30 | \$33.48 | \$54.27 | \$82.89 | \$133.92 | \$178.20 | \$342.90 | \$556.20 |
| \$280,000 | \$16.80 | \$16.80 | \$22.40 | \$25.20 | \$34.72 | \$56.28 | \$85.96 | \$138.88 | \$184.80 | \$355.60 | \$576.80 |
| \$290,000 | \$17.40 | \$17.40 | \$23.20 | \$26.10 | \$35.96 | \$58.29 | \$89.03 | \$143.84 | \$191.40 | \$368.30 | \$597.40 |
| \$300,000 | \$18.00 | \$18.00 | \$24.00 | \$27.00 | \$37.20 | \$60.30 | \$92.10 | \$148.80 | \$198.00 | \$381.00 | \$618.00 |
| \$310,000 | \$18.60 | \$18.60 | \$24.80 | \$27.90 | \$38.44 | \$62.31 | \$95.17 | \$153.76 | \$204.60 | \$393.70 | \$638.60 |
| \$320,000 | \$19.20 | \$19.20 | \$25.60 | \$28.80 | \$39.68 | \$64.32 | \$98.24 | \$158.72 | \$211.20 | \$406.40 | \$659.20 |
| \$330,000 | \$19.80 | \$19.80 | \$26.40 | \$29.70 | \$40.92 | \$66.33 | \$101.31 | \$163.68 | | \$419.10 | \$679.80 |
| \$340,000 \$350,000 | \$20.40 \$21.00 | \$20.40 \$21.00 | \$27.20 \$28.00 | \$30.60 \$31.50 | \$42.16 \$42.40 | \$68.34 \$70.25 | \$104.38 \$107.45 | \$168.64 \$173.60 | \$224.40 \$221.00 | \$431.80 \$444.50 | \$700.40 \$721.00 |
| \$350,000 \$360,000 | \$21.60 | \$21.00 \$21.60 | \$28.00 \$28.80 | \$32.40 | \$43.40 \$44.64 | \$70.35 \$72.36 | \$107.43 \$110.52 | \$173.00 \$178.56 | \$231.00 \$237.60 | \$444.50 \$457.20 | \$721.00 \$741.60 |
| \$370,000 | \$22.20 | \$22.20 | \$29.60 | \$33.30 | \$45.88 | \$74.37 | | \$183.52 | | \$469.90 | \$762.20 |
| \$380,000 | \$22.20 | \$22.20 | \$30.40 | \$34.20 | \$47.12 | \$76.38 | | | \$250.80 | | \$782.80 |
| \$390,000 | \$23.40 | \$23.40 | \$31.20 | \$35.10 | \$48.36 | \$78.39 | | \$193.44 | | \$495.30 | \$803.40 |
| \$400,000 | \$24.00 | \$24.00 | \$32.00 | \$36.00 | \$49.60 | \$80.40 | | \$198.40 | \$264.00 | \$508.00 | \$824.00 |
| \$410,000 | \$24.60 | \$24.60 | \$32.80 | \$36.90 | \$50.84 | \$82.41 | \$125.87 | \$203.36 | | \$520.70 | \$844.60 |
| \$420,000 | \$25.20 | \$25.20 | \$33.60 | \$37.80 | \$52.08 | \$84.42 | \$128.94 | \$208.32 | | \$533.40 | \$865.20 |
| \$430,000 | \$25.80 | \$25.80 | \$34.40 | \$38.70 | \$53.32 | \$86.43 | \$132.01 | \$213.28 | | \$546.10 | \$885.80 |
| \$440,000 | \$26.40 | \$26.40 | \$35.20 | \$39.60 | \$54.56 | \$88.44 | \$135.08 | \$218.24 | \$290.40 | \$558.80 | \$906.40 |
| \$450,000 | \$27.00 | \$27.00 | \$36.00 | \$40.50 | \$55.80 | \$90.45 | \$138.15 | \$223.20 | \$297.00 | \$571.50 | \$927.00 |
| \$460,000 | \$27.60 | \$27.60 | \$36.80 | \$41.40 | \$57.04 | \$92.46 | \$141.22 | \$228.16 | | | \$947.60 |
| \$470,000 | \$28.20 | \$28.20 | \$37.60 | \$42.30 | \$58.28 | \$94.47 | \$144.29 | \$233.12 | \$310.20 | \$596.90 | \$968.20 |
| \$480,000 | \$28.80 | \$28.80 | \$38.40 | \$43.20 | \$59.52 | \$96.48 | \$147.36 | \$238.08 | \$316.80 | \$609.60 | \$988.80 |
| \$490,000 | \$29.40 | \$29.40 | \$39.20 | \$44.10 | \$60.76 | \$98.49 | | \$243.04 | | \$622.30 | \$1,009.40 |
| \$500,000 | \$30.00 | \$30.00 | \$40.00 | \$45.00 | \$62.00 | \$100.50 | | \$248.00 | | \$635.00 | \$1,030.00 |
| , | + 50.00 | + | + | + | + | + | + | += .0.00 | +====== | + | + .,000100 |

*Additional rates beyond age 74 are available upon request. Rates change according to attained age brackets. Rate Grid AzMT.doc

SEE REVERSE SIDE FOR SPOUSE LIFE RATES

SPOUSE



Supplemental Term Life Monthly Rates (based on spouse's age)

| Rate per \$1,000 S0.049 S0.049 S0.050 S0.066 S0.033 S0.141 S0.214 S0.356 S0.383 S0.914 \$1.62 Coverage S0.049 S0.25 S0.25 S0.33 S0.47 S0.71 S1.07 S1.78 S2.69 S4.57 S8.12 \$10,000 S0.74 S0.74 S0.76 S0.99 S1.40 S2.12 S1.23 S1.23 S1.23 S1.23 S1.23 S1.26 S1.23 S1.23 S1.26 S1.24 S1.248 S1.448 S1.248 </th <th>Age</th> <th>< 25</th> <th>25-29</th> <th>30-34</th> <th>35-39</th> <th>40-44</th> <th>45-49</th> <th>50-54</th> <th>55-59</th> <th>60-64</th> <th>65-69</th> <th>70-74*</th> | Age | < 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74* |
|--|-----------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|
| Coverage S0.25 S0.25 S0.25 S0.25 S0.27 S0.71 S1.78 S2.69 S4.57 S1.78 S2.71 S5.34 S8.07 S1.74 S1.71 S4.33 S20,000 S1.23 S1.23 S1.23 S1.25 S1.66 S2.33 S3.53 S3.53 S3.00 S1.44 S2.74 S4.24 S4.42 S1.44 S2.74 S4.23 S6.42 S1.86 S2.60 S3.66 S4.60 S1.96 S1.96 S2.60 S3.66 S4.60 S2.60 S2.70 S4.75 S5.12 S7.76 S1.70 S1.76 S1.70 S1.70 S1.70 S1.70 S1.70 S1.70 S2.70 S2.70 S2.70 S2.75 S3.63 S0.60 S2.70 S2.70 S2.75 S3.61 S9.77 S1.71 S3.71 S7.76 S1.77 S1.71 S3.71 S3.75 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>\$1.624</th></t<> | | | | | | | | | | | | \$1.624 |
| \$\$0,00 \$0.25 \$0.25 \$0.33 \$0.47 \$0.71 \$1.07 \$1.78 \$2.69 \$4.57 \$8.12 \$10,000 \$0.49 \$0.74 \$0.74 \$0.75 \$0.99 \$1.40 \$2.12 \$3.21 \$5.34 \$8.07 \$13.71 \$24.33 \$20,000 \$0.98 \$0.98 \$1.23 \$1.22 \$1.12 \$1.68 \$2.28 \$4.28 \$7.12 \$1.68 \$22.88 \$4.00 \$1.24 \$1.24 \$4.28 \$5.04 \$12.46 \$18.83 \$3.19 \$5.26 \$3.64 \$1.64 \$12.44 \$14.83 \$3.19 \$5.68 \$40,000 \$1.96 \$1.06 \$3.20 \$4.40 \$7.49 \$12.46 \$18.18 \$3.19 \$3.25 \$4.19 \$6.36 \$3.63 \$16.02 \$24.21 \$41.13 \$73.00 \$50,000 \$2.24 \$2.24 \$2.26 \$3.27 \$4.63 \$5.64 \$3.26 \$4.57 \$8.12 \$50,000 \$3.319 \$3.32 \$4.42 \$5.66 | | | | | | | | | | | | |
| \$10,000 \$0.49 \$0.70 \$0.066 \$0.93 \$1.41 \$2.14 \$3.26 \$5.38 \$9.14 \$161 \$20,000 \$0.98 \$0.98 \$1.00 \$1.32 \$1.86 \$2.28 \$4.28 \$7.12 \$10.76 \$18.29 \$32.44 \$25,000 \$1.47 \$1.75 \$1.29 \$1.65 \$2.33 \$3.53 \$5.35 \$9.09 \$13.45 \$22.85 \$40.00 \$30,000 \$1.72 \$1.72 \$1.75 \$2.21 \$3.26 \$4.94 \$7.49 \$12.46 \$21.83 \$31.99 \$56.86 \$40,000 \$2.21 \$2.21 \$2.21 \$2.26 \$3.30 \$4.65 \$7.06 \$11.77 \$11.78 \$11.77 \$19.58 \$26.99 \$45.70 \$81.27 \$45,000 \$2.24 \$2.245 \$3.25 \$3.63 \$5.12 \$7.76 \$11.77 \$19.58 \$26.99 \$46.70 \$81.24 \$55,000 \$2.70 \$2.76 \$3.63 \$5.12 \$7.76 \$11.72 \$19.84 </th <th></th> <th>\$0.25</th> <th>\$0.25</th> <th>\$0.25</th> <th>\$0.33</th> <th>\$0.47</th> <th>\$0.71</th> <th>\$1.07</th> <th>\$1.78</th> <th>\$2.69</th> <th>\$4.57</th> <th>\$8.12</th> | | \$0.25 | \$0.25 | \$0.25 | \$0.33 | \$0.47 | \$0.71 | \$1.07 | \$1.78 | \$2.69 | \$4.57 | \$8.12 |
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| \$20,000 \$0.98 \$1.00 \$1.32 \$1.86 \$2.82 \$4.28 \$7.12 \$10.76 \$18.28 \$32.85 \$5.35 \$8.90 \$13.45 \$22.85 \$40.60 \$30,000 \$1.47 \$1.77 \$1.75 \$2.33 \$3.26 \$4.43 \$7.49 \$11.24 \$11.44 \$27.42 \$48.7 \$40,000 \$1.96 \$1.92 \$2.20 \$2.241 \$3.22 \$5.64 \$8.65 \$11.24 \$21.52 \$36.65 \$64.94 \$45,000 \$2.21 \$2.25 \$2.30 \$4.65 \$7.05 \$11.07 \$17.86 \$24.50 \$81.24 \$21.52 \$36.65 \$64.94 \$30.9 \$55.66 \$81.42 \$22.42 \$84.70 \$81.23 \$35.000 \$2.70 \$2.70 \$3.25 \$4.29 \$60.5 \$9.17 \$11.36 \$32.76 \$83.98 \$110.58 \$10.76 \$41.74 \$41.75 \$44.83 \$56.89 \$10.58 \$11.65 \$62.70 \$40.35 \$68.53 \$12.9 \$11.77 \$24.84 <th></th> <th></th> <th></th> <th>-</th> <th></th> <th></th> <th>-</th> <th></th> <th>-</th> <th></th> <th></th> <th>\$24.36</th> | | | | - | | | - | | - | | | \$24.36 |
| \$\$25,000 \$1:23 \$1:25 \$1:65 \$2:33 \$5:35 \$8:90 \$13:45 \$2:285 \$4:06 \$30,000 \$1:77 \$1:71 \$1:50 \$1:96 \$2:79 \$4:23 \$6:42 \$10:68 \$16:14 \$27:42 \$4:87 \$30,000 \$1:72 \$1:75 \$2:21 \$2:27 \$2:87 \$4:19 \$5:35 \$9:63 \$16:02 \$2:421 \$4:13 \$3:73 \$45,000 \$2:21 \$2:27 \$2:27 \$2:75 \$3:33 \$4:65 \$10:70 \$17:80 \$26:90 \$45:70 \$8:12 \$560,000 \$2:94 \$2:94 \$3:00 \$3:36 \$5:12 \$7:76 \$11:77 \$13:93 \$2:22 \$5:84 \$12:24 \$2:28 \$4:84 \$3:43 \$3:497 \$5:90.41 \$13:05 \$70:000 \$3:3:43 \$3:3:43 \$3:3:43 \$3:3:43 \$3:3:43 \$3:3:43 \$3:3:43 \$3:3:41 \$11:80 \$11:80 \$11:80 \$11:80 \$11:80 \$11:80 \$11:80 \$11:80 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>-</th> <th>-</th> <th>-</th> <th>•</th> <th>\$32.48</th> | | | | | | | | - | - | - | • | \$32.48 |
| \$30,000 \$1.47 \$1.50 \$1.88 \$2.79 \$4.23 \$6.42 \$1.06 \$16.14 \$27.42 \$46.3 \$335,000 \$1.72 \$1.72 \$1.75 \$52.31 \$32.66 \$4.94 \$7.49 \$12.46 \$1.83 \$31.99 \$56.85 \$40,000 \$2.24 \$2.21 \$2.25 \$2.30 \$46.6 \$7.10 \$17.80 \$2.80.9 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.80 \$45.70 \$32.71 \$32.80 \$55.80 \$8.46 \$12.84 \$32.14 \$33.43 \$33.50 \$44.29 \$80.00 \$33.43 \$33.50 \$44.62 \$85.11 \$81.98 \$62.86 \$12.84 \$32.14 \$33.43 \$33.50 \$44.20 \$81.71 \$13.43 \$34.30 \$33.50 \$44.24 \$81.28 \$17.12 \$22.84 \$43.04 \$73.12 \$12.83 \$17.22 \$34.83 \$34.30 <th></th> <th>-</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>\$40.60</th> | | - | | | | | | | | | | \$40.60 |
| \$40,000 \$1.96 \$1.90 \$2.00 \$2.64 \$3.72 \$5.64 \$8.56 \$14.24 \$2.152 \$3.666 \$84.93 \$50,000 \$2.24 \$2.21 \$2.25 \$2.30 \$4.65 \$7.05 \$10.70 \$17.80 \$24.69 \$4.70 \$81.37 \$73.00 \$50,000 \$2.70 \$2.70 \$2.70 \$2.75 \$3.63 \$5.12 \$7.76 \$11.77 \$19.58 \$22.99 \$50.27 \$89.33 \$60,000 \$2.94 \$2.04 \$3.10 \$3.25 \$4.29 \$6.05 \$9.77 \$11.31 \$23.14 \$34.497 \$59.41 \$10.55 \$70,000 \$3.34 \$3.35 \$4.62 \$6.51 \$9.87 \$11.98 \$24.92 \$37.50 \$43.04 \$7.12 \$12.89 \$30.26 \$45.73 \$77.69 \$13.60 \$32.64 \$43.04 \$73.12 \$12.93 \$85,000 \$4.41 \$4.41 \$4.42 \$5.25 \$6.63 \$9.30 \$14.10 \$21.04 \$44.24 \$22.26 | \$30,000 | \$1.47 | | | | | | \$6.42 | | \$16.14 | \$27.42 | \$48.72 |
| \$45,000 \$2.21 \$2.21 \$2.25 \$2.97 \$4.19 \$6.35 \$9.63 \$16.02 \$24.21 \$41.13 \$73.00 \$55,000 \$2.70 \$2.70 \$2.70 \$2.75 \$3.63 \$5.12 \$7.76 \$11.77 \$11.958 \$29.59 \$50.27 \$89.33 \$60,000 \$2.94 \$3.20 \$3.42 \$6.651 \$9.47 \$13.91 \$23.14 \$32.44 \$59.44 \$12.84 \$23.76 \$63.98 \$11.36 \$70,000 \$3.43 \$3.350 \$4.62 \$66.51 \$9.87 \$14.98 \$24.92 \$37.66 \$63.98 \$11.36 \$80,000 \$3.43 \$3.43 \$3.50 \$4.62 \$66.51 \$9.87 \$14.98 \$24.92 \$37.66 \$63.98 \$11.36 \$80,000 \$3.41 \$4.17 \$4.25 \$56.61 \$7.91 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.80 \$30.26 \$44.22 \$82.62 \$14.41 \$4.03 \$44.41 \$4.62 \$82.62 <th>\$35,000</th> <th>\$1.72</th> <th>\$1.72</th> <th>\$1.75</th> <th>\$2.31</th> <th>\$3.26</th> <th>\$4.94</th> <th>\$7.49</th> <th>\$12.46</th> <th>\$18.83</th> <th>\$31.99</th> <th>\$56.84</th> | \$35,000 | \$1.72 | \$1.72 | \$1.75 | \$2.31 | \$3.26 | \$4.94 | \$7.49 | \$12.46 | \$18.83 | \$31.99 | \$56.84 |
| \$50.000 \$2.45 \$2.45 \$2.70 \$2.20 \$2.84 \$2.34 \$3.49 \$59.41 \$10.55 \$2.70 \$4.03 \$66.38 \$11.76 \$2.48 \$43.04 \$77.69 \$12.88 \$13.04 \$2.49 \$33.04 \$77.69 \$13.80 \$30.26 \$44.51 \$13.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.80 \$30.26 \$51.11 \$88.33 \$16.24 \$82.266 \$14.04 \$16.24 \$82.266 \$14.61 \$16.24 \$82.26 \$14.61 \$16.24 \$82.64 \$13.00 \$20.44< | \$40,000 | \$1.96 | \$1.96 | \$2.00 | \$2.64 | \$3.72 | \$5.64 | \$8.56 | \$14.24 | \$21.52 | \$36.56 | \$64.96 |
| \$55,000 \$2.70 \$2.70 \$2.75 \$3.63 \$5.12 \$7.76 \$11.77 \$19.58 \$29.59 \$50.27 \$89.33 \$60,000 \$2.94 \$3.20 \$3.25 \$4.29 \$6.56 \$9.47 \$13.91 \$23.14 \$3.28 \$5.48 \$99.47 \$13.91 \$23.14 \$3.49 \$6.06 \$9.77 \$13.91 \$23.14 \$3.43 \$5.94 \$10.55 \$14.98 \$24.92 \$37.66 \$63.98 \$11.36 \$80,000 \$3.42 \$3.28 \$4.49 \$61.05 \$16.05 \$26.70 \$40.35 \$66.28 \$11.99 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.90 \$85,000 \$4.41 \$4.41 \$4.50 \$5.64 \$7.91 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.00 \$90,000 \$4.41 \$4.41 \$4.50 \$5.64 \$7.71 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.00 \$90,000 \$4.41 \$4.41 \$4.50 \$5.64 \$3.75 \$7.76 \$11.00 \$21.66 \$45.64 | \$45,000 | \$2.21 | \$2.21 | \$2.25 | \$2.97 | \$4.19 | \$6.35 | \$9.63 | \$16.02 | \$24.21 | \$41.13 | \$73.08 |
| \$60,000 \$2.94 \$2.94 \$3.00 \$3.96 \$5.58 \$8.46 \$12.84 \$21.36 \$3.22.8 \$54.44 \$97.7 \$70,000 \$3.43 \$3.319 \$3.25 \$4.29 \$6.05 \$9.17 \$11.91 \$23.14 \$34.97 \$68.98 \$11.26 \$75,000 \$3.43 \$3.36 \$3.75 \$4.95 \$6.98 \$11.26 \$17.12 \$28.40 \$37.66 \$68.55 \$121.8 \$85,000 \$4.17 \$4.17 \$4.25 \$5.61 \$7.91 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.00 \$90,000 \$4.41 \$4.450 \$5.64 \$7.91 \$11.99 \$18.19 \$30.26 \$46.27 \$17.05 \$100,00 \$4.40 \$4.66 \$4.66 \$4.66 \$4.67 \$5.15 \$5.15 \$5.15 \$5.15 \$5.15 \$5.15 \$5.15 \$5.26 \$9.30 \$14.11 \$22.44 \$37.38 \$56.49 \$95.97 \$170.5 \$110,000 \$5.48 | \$50,000 | \$2.45 | \$2.45 | \$2.50 | \$3.30 | \$4.65 | \$7.05 | \$10.70 | \$17.80 | \$26.90 | \$45.70 | \$81.20 |
| \$65,000 \$3.19 \$3.25 \$4.29 \$6.05 \$9.17 \$13.91 \$23.14 \$34.97 \$59.41 \$105.5 \$70,000 \$3.43 \$3.43 \$3.50 \$4.62 \$6.51 \$9.87 \$11.98 \$24.92 \$37.66 \$63.98 \$11.36 \$80,000 \$3.92 \$3.92 \$4.00 \$5.28 \$7.44 \$11.28 \$17.12 \$28.48 \$43.04 \$77.59 \$13.80 \$80,000 \$4.41 \$4.41 \$4.50 \$5.94 \$8.7 \$12.69 \$19.26 \$32.04 \$44.42 \$82.60 \$14.10 \$21.44 \$83.82 \$14.11 \$86.83 \$154.2 \$95,000 \$4.66 \$4.66 \$4.75 \$6.27 \$8.84 \$13.40 \$20.33 \$33.82 \$51.11 \$86.83 \$164.2 \$100,000 \$4.90 \$5.00 \$6.60 \$9.30 \$14.10 \$21.44 \$33.86 \$91.40 \$16.22 \$110,000 \$5.64 \$5.75 \$7.59 \$10.70 \$16.22 \$24.61 | \$55,000 | \$2.70 | \$2.70 | \$2.75 | \$3.63 | \$5.12 | \$7.76 | \$11.77 | \$19.58 | \$29.59 | \$50.27 | \$89.32 |
| \$70,000 \$3.43 \$3.43 \$3.50 \$4.62 \$6.51 \$9.87 \$14.98 \$24.92 \$37.66 \$63.98 \$113.6 \$75,000 \$3.68 \$3.75 \$4.95 \$6.98 \$10.58 \$16.05 \$28.48 \$40.35 \$68.55 \$121.8 \$80,000 \$4.17 \$4.17 \$4.25 \$5.61 \$7.44 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$138.0 \$90,000 \$4.41 \$4.41 \$4.50 \$5.94 \$8.37 \$12.69 \$19.26 \$32.04 \$48.42 \$82.26 \$146.1 \$95,000 \$4.46 \$4.66 \$4.75 \$6.27 \$8.84 \$13.40 \$20.33 \$33.82 \$51.41 \$86.83 \$14.23 \$100,000 \$5.15 \$5.25 \$6.93 \$9.77 \$14.81 \$22.47 \$37.38 \$56.49 \$17.65 | \$60,000 | \$2.94 | \$2.94 | \$3.00 | \$3.96 | \$5.58 | \$8.46 | \$12.84 | \$21.36 | \$32.28 | \$54.84 | \$97.44 |
| \$75,000 \$3.68 \$3.68 \$3.75 \$4.95 \$6.98 \$10.58 \$16.05 \$26.70 \$40.35 \$68.55 \$121.83 \$85,000 \$3.92 \$3.92 \$4.40 \$5.28 \$7.44 \$11.28 \$17.12 \$28.48 \$43.04 \$7.12 \$12.93 \$96,000 \$4.41 \$4.41 \$4.50 \$5.94 \$8.37 \$12.69 \$19.26 \$32.04 \$48.42 \$82.26 \$146.1 \$90,000 \$4.46 \$4.75 \$6.27 \$8.84 \$13.40 \$22.03 \$33.82 \$51.11 \$86.83 \$154.2 \$100,000 \$4.90 \$4.90 \$5.00 \$5.50 \$7.26 \$10.23 \$15.51 \$35.60 \$59.18 \$100.54 \$17.65 \$110,000 \$5.39 \$5.50 \$7.26 \$10.23 \$15.15 \$35.17 \$18.22 \$24.61 \$40.94 \$61.87 \$100.54 \$17.65 \$110,000 \$5.88 \$5.60 \$8.55 \$17.25 \$11.63 \$17.63 \$26.75 \$44.50 \$67.25 \$114.25 \$203.0 \$10.51.25 \$21.1 \$13.53 \$1 | \$65,000 | \$3.19 | \$3.19 | \$3.25 | \$4.29 | \$6.05 | \$9.17 | \$13.91 | \$23.14 | \$34.97 | \$59.41 | \$105.56 |
| \$80,000 \$3.92 \$3.92 \$4.00 \$5.28 \$7.44 \$11.28 \$17.12 \$28.48 \$43.04 \$73.12 \$129.9 \$80,000 \$4.17 \$4.17 \$4.25 \$5.61 \$7.91 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$13.82 \$90,000 \$4.46 \$4.66 \$4.66 \$4.66 \$4.75 \$6.27 \$8.84 \$13.40 \$20.33 \$33.82 \$51.11 \$86.83 \$154.2 \$100,000 \$4.40 \$4.90 \$5.00 \$6.60 \$9.30 \$14.10 \$21.40 \$35.60 \$53.80 \$91.07 \$17.63 \$115,000 \$5.33 \$5.50 \$7.26 \$10.23 \$15.51 \$23.54 \$30.61 \$50.11 \$118.67 \$115,000 \$5.64 \$5.75 \$7.59 \$10.70 \$16.22 \$24.61 \$40.94 \$61.87 \$10.511 \$18.67 \$120,000 \$6.437 \$6.37 \$6.50 \$8.58 \$11.03 \$22.47 \$46.28 \$69.94 \$11.82< | \$70,000 | \$3.43 | \$3.43 | \$3.50 | \$4.62 | \$6.51 | \$9.87 | \$14.98 | \$24.92 | \$37.66 | \$63.98 | \$113.68 |
| \$85,000 \$4.17 \$4.17 \$4.25 \$5.61 \$7.91 \$11.99 \$18.19 \$30.26 \$45.73 \$77.69 \$138.0 \$95,000 \$4.41 \$4.41 \$4.50 \$5.94 \$8.84 \$13.40 \$20.33 \$33.82 \$51.11 \$86.83 \$154.2 \$10,000 \$4.90 \$5.00 \$6.60 \$9.30 \$14.10 \$21.40 \$35.60 \$53.80 \$91.70 \$162.4 \$105,000 \$5.15 \$5.15 \$5.50 \$7.26 \$10.23 \$15.11 \$23.54 \$39.16 \$51.81 \$105.11 \$18.61 \$110,000 \$5.84 \$5.88 \$6.00 \$7.92 \$11.62 \$24.64 \$40.94 \$61.87 \$105.11 \$18.61 \$125,000 \$6.13 \$6.13 \$6.61 \$6.75 \$8.91 \$11.63 \$17.63 \$26.75 \$44.50 \$67.26\$ \$114.25 \$20.30 \$130,000 \$6.37 \$6.50 \$8.26 \$11.09 \$18.33 \$27.62 \$46.28 \$69.94 \$118.82 \$211.2 \$140,000 \$6.62 \$6.62 \$6.75 \$8.91 | \$75,000 | \$3.68 | \$3.68 | \$3.75 | \$4.95 | \$6.98 | \$10.58 | \$16.05 | \$26.70 | \$40.35 | \$68.55 | \$121.80 |
| \$90,000 \$4.41 \$4.41 \$4.50 \$5.94 \$8.37 \$12.69 \$19.26 \$32.04 \$48.42 \$82.26 \$114.61 \$95,000 \$4.66 \$4.66 \$4.75 \$6.27 \$8.84 \$13.40 \$20.33 \$33.82 \$51.11 \$86.83 \$14.24 \$100,000 \$5.15 \$5.15 \$5.25 \$6.93 \$9.77 \$14.81 \$22.47 \$37.38 \$56.49 \$99.79 \$170.5 \$110,000 \$5.50 \$5.50 \$7.26 \$10.23 \$15.51 \$23.54 \$39.16 \$50.18 \$100.54 \$118.67 \$120,000 \$5.88 \$5.88 \$6.00 \$7.92 \$11.16 \$16.22 \$22.66 \$42.27 \$66.56 \$10.51 \$18.62 \$125,000 \$6.13 \$6.13 \$6.25 \$8.25 \$11.63 \$17.63 \$26.75 \$44.50 \$67.25 \$11.425 \$203.0 \$130,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.56 \$19.04 \$28.89 \$44.60 \$7.53 \$12.25 \$11.41 \$13.25 \$12.56 \$42.72 \$64.84 \$7 | \$80,000 | \$3.92 | \$3.92 | \$4.00 | \$5.28 | \$7.44 | \$11.28 | \$17.12 | | \$43.04 | \$73.12 | \$129.92 |
| \$95,000 \$4.66 \$4.75 \$6.27 \$8.84 \$13.40 \$20.33 \$33.82 \$51.11 \$86.83 \$154.2 \$100,000 \$4.90 \$5.00 \$6.60 \$9.30 \$14.10 \$21.40 \$25.00 \$56.40 \$95.97 \$170.5 \$110,000 \$5.39 \$5.50 \$7.26 \$10.23 \$15.51 \$22.37 \$37.38 \$56.49 \$90.74 \$11.81 \$22.47 \$37.38 \$56.49 \$90.75 \$117.05 \$110,000 \$5.39 \$5.50 \$7.26 \$10.70 \$16.22 \$24.61 \$40.94 \$61.87 \$105.11 \$118.67 \$122,000 \$5.64 \$5.65 \$8.7.55 \$7.79 \$11.70 \$16.22 \$24.61 \$40.94 \$61.87 \$105.11 \$186.7 \$122,000 \$6.13 \$6.61 \$6.65 \$8.58 \$12.09 \$18.33 \$27.82 \$44.50 \$61.23 \$114.25 \$203.0 \$135,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.56 \$19.04 \$28.89 \$48.06 \$77.26 \$12.39 \$21.12 \$114.25 \$203.0 | \$85,000 | \$4.17 | \$4.17 | \$4.25 | | \$7.91 | \$11.99 | | | \$45.73 | \$77.69 | \$138.04 |
| \$100,000 \$4.90 \$5.00 \$6.60 \$9.30 \$14.10 \$21.40 \$35.60 \$5.80 \$91.40 \$162.4 \$105,000 \$5.15 \$5.15 \$5.25 \$6.93 \$9.77 \$14.81 \$22.47 \$37.38 \$56.49 \$95.97 \$170.5 \$110,000 \$5.64 \$5.64 \$5.75 \$7.59 \$10.70 \$16.22 \$22.461 \$40.94 \$61.87 \$100.68 \$194.8 \$120,000 \$6.64 \$5.76 \$7.59 \$10.70 \$16.22 \$22.61 \$40.94 \$61.87 \$10.68 \$194.8 \$120,000 \$6.63 \$6.13 \$6.25 \$8.25 \$11.63 \$17.63 \$26.75 \$44.50 \$67.25 \$114.25 \$20.30 \$130,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.09 \$18.33 \$27.82 \$46.28 \$69.94 \$118.82 \$21.11 \$135,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.56 \$19.04 \$28.99 \$48.06 \$75.32 \$12.39 \$21.15 \$31.03 \$51.62 \$78.01 \$13.253 \$22.53 < | | - | | | | | | | | | | \$146.16 |
| \$105,000 \$5.15 \$5.25 \$6.93 \$9.77 \$14.81 \$22.47 \$37.38 \$56.49 \$95.97 \$170.55 \$110,000 \$5.39 \$5.50 \$7.26 \$10.23 \$15.51 \$23.54 \$39.16 \$50.47 \$178.6 \$120,000 \$5.88 \$5.64 \$5.75 \$7.59 \$10.70 \$16.22 \$24.61 \$40.94 \$61.87 \$105.11 \$186.7 \$120,000 \$6.88 \$5.88 \$6.00 \$7.92 \$11.16 \$16.92 \$24.61 \$40.94 \$61.87 \$105.14 \$18.67 \$120,000 \$6.88 \$6.13 \$6.62 \$8.25 \$11.63 \$17.63 \$26.75 \$44.50 \$67.25 \$11.425 \$203.0 \$130,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.56 \$19.49 \$28.89 \$48.06 \$72.63 \$12.79.6 \$27.73 \$144,000 \$7.11 \$7.11 \$7.25 \$9.57 \$13.49 \$20.45 \$31.03 \$51.62 \$78.01 \$13.23 \$22.7.3 \$145,000 \$7.35 \$7.50 \$9.90 \$13.95 < | | | | | | | | | | | | \$154.28 |
| \$110,000 \$5.39 \$5.50 \$7.26 \$10.23 \$15.51 \$23.54 \$39.16 \$59.18 \$100.54 \$17.66 \$115,000 \$5.64 \$5.64 \$5.75 \$7.59 \$10.70 \$16.22 \$24.61 \$40.94 \$61.87 \$105.11 \$186.7 \$120,000 \$5.88 \$5.88 \$6.60 \$7.92 \$11.16 \$16.92 \$225.68 \$42.72 \$64.56 \$109.68 \$19.48 \$125,000 \$6.13 \$6.57 \$8.58 \$12.09 \$18.33 \$27.82 \$46.28 \$69.94 \$118.82 \$211.1 \$135,000 \$6.62 \$6.62 \$6.75 \$8.91 \$12.56 \$19.04 \$28.89 \$48.06 \$72.63 \$12.33 \$227.33 \$140,000 \$6.68 \$6.86 \$7.00 \$9.24 \$13.02 \$19.74 \$29.96 \$49.84 \$75.32 \$12.53 \$223.51 \$145,000 \$7.71 \$7.11 \$7.75 \$10.23 \$14.42 \$21.83 \$31.03 \$51.62 \$78.01 \$132.53 \$22.57 \$13.49 \$20.45 \$33.13 \$58.74 \$88.77> | | | | | | | | | | | | \$162.40 |
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*Additional rates beyond age 74 are available upon request. Rates change according to attained age brackets. Rate Grid AzMT.doc