



Exclusively for ISMS and CMS Members...
Group Term Life Insurance Plan Rates

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Hartford Life Insurance Company • Simsbury, Connecticut
 Physicians' Benefits Trust • Policy Number AGL-1398

Member and Spouse Group Term Life Insurance

Coverage is available in \$25,000 units. Select up to \$400,000 (10 units) for yourself and up to \$200,000 (5 units) for your spouse. Your spouse's coverage may not exceed 50% of yours. The value of a unit is \$25,000 through age 64. Eligibility for coverage is available through age 64. Member's coverage reduces 35% at age 65, 50% at age 70, 70% at age 75, and 80% at age 80. Spouse coverage reduces 35% at age 65 and coverage terminates at age 70.

Member and Spouse Semi-Annual Premiums Per Each \$25,000 Unit

Age*	Non-Smoker Preferred**	Spouse Non-Smoker Preferred**	Standard	Spouse Standard
Under 25	\$14.00	\$10.70	\$17.50	\$13.38
25 - 29	16.00	11.80	20.00	14.75
30 - 34	18.00	12.40	22.50	15.50
35 - 39	22.00	14.20	27.50	17.75
40 - 44	31.00	19.60	38.70	24.50
45 - 49	46.00	29.60	57.50	37.00
50 - 54	70.00	45.80	87.50	57.25
55 - 59	108.00	71.50	135.00	89.38
60 - 64	171.60	109.70	214.50	137.13
65 - 69†	274.40	164.50	343.00	205.63

* Coverage Terminates At Age 70.

Rates are based on the attained age of the Insured Person and increase as you enter each age category. Rates and/or benefits may be changed on a class basis.

- * Age means attained age at the time of application. The Company reserves the right to change rates on a class basis. Please note that premiums increase with attained age on renewal.
- ** Non-smoker rates apply to applicants who have not smoked cigarettes, cigars, or used a pipe, chewing tobacco, nicotine chewing gum, or snuff in the last 12 months.
- † Renewals only.

Volume Discount

You qualify for a special 10% discount when you purchase \$250,000 (10 units or more) of coverage.

Child Life Insurance

Select 1 or 2 units. Each unit provides \$5,000 of coverage on each child. A semi-annual premium of \$3.00 per unit covers all eligible children (age 6 months to age 21, 25 if a full-time student) – regardless of the number.