

Minnesota Life
Voluntary Life and Accidental Death and Dismemberment Insurance

MONTHLY Supplemental Life Insurance Rates - Effective January 1, 2010
Age Bracket/Rate

Coverage (in thousands)	Under 25 0.04	25-29 0.05	30-34 0.07	35-39 0.07	40-44 0.09	45-49 0.13	50-54 0.20	55-59 0.37	60-64 0.57
50	2.00	2.50	3.50	3.50	4.50	6.50	10.00	18.50	28.50
100	4.00	5.00	7.00	7.00	9.00	13.00	20.00	37.00	57.00
150	6.00	7.50	10.50	10.50	13.50	19.50	30.00	55.50	85.50
200	8.00	10.00	14.00	14.00	18.00	26.00	40.00	74.00	114.00
250	10.00	12.50	17.50	17.50	22.50	32.50	50.00	92.50	142.50

Example

(35 yrs age).07 X \$100,000 = \$7.00 Monthly

65 to 69 yrs. Benefit reduces by 65% at age 65	70 to 74 yrs. Benefit reduces by 50% at age 70	75+ yrs. Benefit reduces by 75% at age 75
---	---	--

Coverage (in thousands)	65-69 1.10	Reduced Coverage	70-74 1.77	Reduced Coverage	75+ 1.77	Reduced Coverage
		Amount		Amount		Amount
50	35.75	32,500	44.25	25,000	44.25	12,500
100	71.50	65,000	88.50	50,000	88.50	25,000
150	107.25	97,500	132.75	75,000	132.75	37,500
200	143.00	130,000	177.00	100,000	177.00	50,000
250	178.75	162,500	221.25	125,000	221.25	62,500

Example

65% X \$50,000 = \$32,500
\$32,500 X 1.10 = \$35.75

Example

50% X \$50,000 = \$25,000
\$25,000 X 1.77 = \$44.25

MONTHLY Spouse Life Insurance Rates - Effective January 1, 2010
Age Bracket/Rate

Coverage (in thousands)	Under 25 0.04	25-29 0.05	30-34 0.07	35-39 0.07	40-44 0.09	45-49 0.13	50-54 0.20	55-59 0.37	60-64 0.57
25	1.00	1.25	1.75	1.75	2.25	3.25	5.00	9.25	14.25
50	2.00	2.50	3.50	3.50	4.50	6.50	10.00	18.50	28.50
75	3.00	3.75	5.25	5.25	6.75	9.75	15.00	27.75	42.75
100	4.00	5.00	7.00	7.00	9.00	13.00	20.00	37.00	57.00

65 to 69 yrs. Benefit reduces by 65% at age 65	70 to 74 yrs. Benefit reduces by 50% at age 70	75+ yrs. Benefit reduces by 75% at age 75
---	---	--

Coverage (in thousands)	65-69 1.10	Reduced Coverage	70+ 1.77	Reduced Coverage
		Amount		Amount
25	17.88	16,250	22.13	12,500
50	35.75	32,500	44.25	25,000
75	53.63	48,750	66.38	37,500
100	71.50	65,000	88.50	50,000

Example

65% X \$50,000 = \$32,500
\$32,500 X 1.10 = \$35.75

Example

50% X \$50,000 = \$25,000
\$25,000 X 1.77 = \$44.25

MONTHLY Child Life Insurance Rates - Effective January 1, 2010

	Ages 14 days to 19 yrs.
Coverage (in thousands)	
5	0.45
10	0.90

If full time student, coverage extended to age 25.
Rate for child is per household, not per child.

MONTHLY Accidental Life & Dismemberment Insurance Rates - Effective January 1, 2010

ADD\$D Employee Rate .022 per \$1,000 per month
ADD\$D Family Rate .028 per \$1,000 per month

Coverage is offered in increments of \$50,000 with a maximum of \$250,000.