

Basic Life Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	15%	20%	36
100 - 500	10%	15%	36
500 - 1,000	10%	15%	36

Voluntary Life Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	5%	5%	36
100 - 500	5%	5%	36
500 - 1,000	5%	5%	36

Short Term Disability Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	15%	20%	36
100 - 500	10%	15%	36
500 - 1,000	N/A	N/A	36

Short Term Disability (Contributory) Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	15%	20%	36
100 - 500	10%	15%	36
500 - 1,000	n/a	n/a	36

Long Term Disability Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	15%	20%	36
100 - 500	10%	15%	36
500 - 1,000	10%	15%	36

Long Term Disability (Contributory) Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	15%	20%	36
100 - 500	10%	15%	36
500 - 1,000	10%	15%	36

Dental Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	5%	5%	24
100 - 500	5%	5%	24
500 - 1,000	5%	5%	24

Supplemental Health - Accident Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	10%	10%	36
100 - 500	10%	10%	36
500 - 1,000	10%	10%	36

Supplemental Health – Critical Illness Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	10%	10%	36
100 - 500	10%	10%	36
500 - 1,000	10%	10%	36

Supplemental Health – Hospital Indemnity Pricing Discretion

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	10%	10%	36
100 - 500	10%	10%	36
500 - 1,000	10%	10%	36