

Individual Life and Accidental Death & Dismemberment Insurance

Individual Monthly Rates

MedMutual Life, a Medical Mutual subsidiary, offers Life and Accidental Death & Dismemberment (AD&D) plans that pay a benefit to help you take care of your dependents and protect your family's financial future. Monthly rates begin below and continue on the following page.

| | | Individual Monthly Rates (Ages 18–41) | | | | | | | | | |
|---------------------------------------|--------|--|-------------------------------------|----------------------|-------------------------------------|----------------------|-------------------------------------|----------------------|-------------------------------------|----------------------|-------------------------------------|
| | | Life Only (\$10k) | Life + AD&D ² (\$10k) | Life Only (\$20k) | Life + AD&D ² (\$20k) | Life Only (\$30k) | Life + AD&D ² (\$30k) | Life Only (\$40k) | Life + AD&D ² (\$40k) | Life Only (\$50k) | Life + AD&D ² (\$50k) |
| Applicant and Spouse Age ¹ | 18–19 | \$3.00 | \$4.20 | \$6.00 | \$8.40 | \$9.00 | \$12.60 | \$12.00 | \$16.80 | \$15.00 | \$21.00 |
| | 20–21 | \$3.10 | \$4.30 | \$6.20 | \$8.60 | \$9.30 | \$12.90 | \$12.40 | \$17.20 | \$15.50 | \$21.50 |
| | 22–23 | \$3.20 | \$4.40 | \$6.40 | \$8.80 | \$9.60 | \$13.20 | \$12.80 | \$17.60 | \$16.00 | \$22.00 |
| | 24 | \$3.30 | \$4.50 | \$6.60 | \$9.00 | \$9.90 | \$13.50 | \$13.20 | \$18.00 | \$16.50 | \$22.50 |
| | 25 | \$3.40 | \$4.60 | \$6.80 | \$9.20 | \$10.20 | \$13.80 | \$13.60 | \$18.40 | \$17.00 | \$23.00 |
| | 26 | \$3.50 | \$4.70 | \$7.00 | \$9.40 | \$10.50 | \$14.10 | \$14.00 | \$18.80 | \$17.50 | \$23.50 |
| | 27–28 | \$3.60 | \$4.80 | \$7.20 | \$9.60 | \$10.80 | \$14.40 | \$14.40 | \$19.20 | \$18.00 | \$24.00 |
| | 29 | \$3.70 | \$4.90 | \$7.40 | \$9.80 | \$11.10 | \$14.70 | \$14.80 | \$19.60 | \$18.50 | \$24.50 |
| | 30 | \$3.80 | \$5.00 | \$7.60 | \$10.00 | \$11.40 | \$15.00 | \$15.20 | \$20.00 | \$19.00 | \$25.00 |
| | 31 | \$3.90 | \$5.10 | \$7.80 | \$10.20 | \$11.70 | \$15.30 | \$15.60 | \$20.40 | \$19.50 | \$25.50 |
| | 32 | \$4.10 | \$5.30 | \$8.20 | \$10.60 | \$12.30 | \$15.90 | \$16.40 | \$21.20 | \$20.50 | \$26.50 |
| | 33 | \$4.30 | \$5.50 | \$8.60 | \$11.00 | \$12.90 | \$16.50 | \$17.20 | \$22.00 | \$21.50 | \$27.50 |
| | 34 | \$4.60 | \$5.80 | \$9.20 | \$11.60 | \$13.80 | \$17.40 | \$18.40 | \$23.20 | \$23.00 | \$29.00 |
| | 35 | \$4.90 | \$6.10 | \$9.80 | \$12.20 | \$14.70 | \$18.30 | \$19.60 | \$24.40 | \$24.50 | \$30.50 |
| | 36 | \$5.20 | \$6.40 | \$10.40 | \$12.80 | \$15.60 | \$19.20 | \$20.80 | \$25.60 | \$26.00 | \$32.00 |
| | 37 | \$5.20 | \$6.40 | \$11.20 | \$13.60 | \$16.80 | \$20.40 | \$22.40 | \$27.20 | \$28.00 | \$34.00 |
| | 38 | \$6.00 | \$7.20 | \$12.00 | \$14.40 | \$18.00 | \$21.60 | \$24.00 | \$28.80 | \$30.00 | \$36.00 |
| | 39 | \$6.50 | \$7.70 | \$13.00 | \$15.40 | \$19.50 | \$23.10 | \$26.00 | \$30.80 | \$32.50 | \$38.50 |
| 40 | \$7.00 | \$8.20 | \$14.00 | \$16.40 | \$21.00 | \$24.60 | \$28.00 | \$32.80 | \$35.00 | \$41.00 | |
| 41 | \$7.50 | \$8.70 | \$15.00 | \$17.40 | \$22.50 | \$26.10 | \$30.00 | \$34.80 | \$37.50 | \$43.50 | |

This information provides an overview of your individual life benefit. Once you enroll, a policy will be available to explain your coverage in detail.

Benefits will be determined based on the administrative policies and procedures of MedMutual Life.

This document is only a partial listing of benefits. This is not a contract of insurance. The policy will contain the complete listing of covered benefits.

MedMutual Life Insurance Company is a subsidiary of Medical Mutual.

1. Age on policy effective date.
2. AD&D insurance can only be purchased in conjunction with a life insurance policy.

Individual Monthly Rates
(Ages 42–64)

| | Life Only (\$10k) | Life + AD&D ² (\$10k) | Life Only (\$20k) | Life + AD&D ² (\$20k) | Life Only (\$30k) | Life + AD&D ² (\$30k) | Life Only (\$40k) | Life + AD&D ² (\$40k) | Life Only (\$50k) | Life + AD&D ² (\$50k) |
|-----------------------|-------------------|----------------------------------|-------------------|----------------------------------|-------------------|----------------------------------|-------------------|----------------------------------|-------------------|----------------------------------|
| | 42 | \$8.20 | \$9.40 | \$16.40 | \$18.80 | \$24.60 | \$28.20 | \$32.80 | \$37.60 | \$41.00 |
| 43 | \$9.00 | \$10.20 | \$18.00 | \$20.40 | \$27.00 | \$30.60 | \$36.00 | \$40.80 | \$45.00 | \$51.00 |
| 44 | \$9.90 | \$11.10 | \$19.80 | \$22.00 | \$29.70 | \$33.30 | \$39.60 | \$44.40 | \$49.50 | \$55.50 |
| 45 | \$10.80 | \$12.00 | \$21.60 | \$24.00 | \$32.40 | \$36.00 | \$43.20 | \$48.00 | \$54.00 | \$60.00 |
| 46 | \$11.80 | \$13.00 | \$23.60 | \$26.00 | \$35.40 | \$39.00 | \$47.20 | \$52.00 | \$59.00 | \$65.00 |
| 47 | \$13.00 | \$14.20 | \$26.00 | \$28.40 | \$39.00 | \$42.60 | \$52.00 | \$56.80 | \$65.00 | \$71.00 |
| 48 | \$14.30 | \$15.70 | \$28.60 | \$31.40 | \$42.90 | \$47.10 | \$57.20 | \$62.80 | \$71.50 | \$78.50 |
| 49 | \$15.80 | \$17.20 | \$31.60 | \$34.40 | \$47.40 | \$51.60 | \$63.20 | \$68.80 | \$79.00 | \$86.00 |
| 50 | \$17.40 | \$18.80 | \$34.80 | \$37.60 | \$52.20 | \$56.40 | \$69.60 | \$75.20 | \$87.00 | \$94.00 |
| 51 | \$19.30 | \$20.70 | \$38.60 | \$41.40 | \$57.90 | \$62.10 | \$77.20 | \$82.80 | \$96.50 | \$103.50 |
| 52 | \$21.30 | \$22.70 | \$42.60 | \$45.40 | \$63.90 | \$68.10 | \$85.20 | \$90.80 | \$106.50 | \$113.50 |
| 53 | \$23.70 | \$25.20 | \$47.40 | \$50.40 | \$71.10 | \$75.60 | \$94.80 | \$100.80 | \$118.50 | \$126.00 |
| 54 | \$26.20 | \$27.70 | \$52.40 | \$55.40 | \$78.60 | \$83.10 | \$104.80 | \$110.80 | \$131.00 | \$138.50 |
| 55 | \$29.20 | \$30.70 | \$58.40 | \$61.40 | \$87.60 | \$92.10 | \$116.80 | \$122.80 | \$146.00 | \$153.30 |
| 56 | \$32.50 | \$34.00 | \$65.00 | \$68.00 | \$97.50 | \$102.00 | \$130.00 | \$136.00 | \$162.50 | \$170.00 |
| 57 | \$34.10 | \$35.60 | \$68.20 | \$71.20 | \$102.30 | \$106.80 | \$136.40 | \$142.40 | \$170.50 | \$178.00 |
| 58 | \$37.30 | \$39.00 | \$74.60 | \$78.00 | \$111.90 | \$117.00 | \$149.20 | \$156.00 | \$186.50 | \$195.00 |
| 59 | \$41.70 | \$43.40 | \$83.40 | \$86.80 | \$125.10 | \$130.20 | \$166.80 | \$173.60 | \$208.50 | \$217.00 |
| 60 | \$49.40 | \$51.10 | \$98.80 | \$102.20 | \$148.20 | \$153.30 | \$197.60 | \$204.40 | \$247.00 | \$255.50 |
| 61 | \$58.90 | \$60.60 | \$117.80 | \$121.20 | \$176.70 | \$181.80 | \$235.60 | \$242.40 | \$294.50 | \$303.00 |
| 62 | \$78.00 | \$79.70 | \$156.00 | \$159.40 | \$234.00 | \$239.10 | \$312.00 | \$318.80 | \$390.00 | \$398.50 |
| 63 | \$150.40 | \$152.10 | \$300.80 | \$304.20 | \$451.20 | \$456.30 | \$601.60 | \$608.40 | \$752.00 | \$760.50 |
| 64³ | \$183.30 | \$185.90 | \$366.60 | \$366.60 | \$549.90 | \$555.00 | \$733.20 | \$740.00 | \$916.50 | \$925.00 |

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1. Age on policy effective date.
2. AD&D insurance can only be purchased in conjunction with a life insurance policy.
3. Benefits terminate at age 65.

\$10,000 Life coverage for children under the age of 18: \$2.25 per family per month

- Family monthly rate is the same, regardless of the number of children covered.
- AD&D coverage is not available for children.