# KESSLER TOPAZ MELTZER & CHECK, LLP

## Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts
End of the rate guarantee period: 5/31/2027

| Benefit amount | 29 & under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 |
|---|---|---|---|---|---|---|---|---|---|
| **$10,000** | $0.37 | $0.37 | $0.51 | $0.78 | $1.13 | $1.69 | $2.61 | $3.47 | $5.93 |
| **$20,000** | $0.74 | $0.74 | $1.02 | $1.55 | $2.25 | $3.37 | $5.22 | $6.93 | $11.86 |
| **$30,000** | $1.11 | $1.11 | $1.53 | $2.33 | $3.38 | $5.06 | $7.83 | $10.40 | $17.79 |
| **$40,000** | $1.48 | $1.48 | $2.03 | $3.10 | $4.51 | $6.74 | $10.43 | $13.87 | $23.73 |
| **$50,000** | $1.85 | $1.85 | $2.54 | $3.88 | $5.63 | $8.43 | $13.04 | $17.33 | $29.66 |
| **$60,000** | $2.22 | $2.22 | $3.05 | $4.66 | $6.76 | $10.11 | $15.65 | $20.80 | $35.59 |
| **$70,000** | $2.58 | $2.58 | $3.55 | $5.42 | $7.88 | $11.79 | $18.25 | $24.26 | $41.51 |
| **$80,000** | $2.95 | $2.95 | $4.06 | $6.20 | $9.01 | $13.47 | $20.86 | $27.73 | $47.44 |
| **$90,000** | $3.32 | $3.32 | $4.57 | $6.98 | $10.13 | $15.16 | $23.47 | $31.19 | $53.37 |
| **$100,000** | $3.69 | $3.69 | $5.07 | $7.75 | $11.26 | $16.84 | $26.07 | $34.66 | $59.31 |
| **$110,000** | $4.06 | $4.06 | $5.58 | $8.53 | $12.39 | $18.53 | $28.68 | $38.13 | $65.24 |
| **$120,000** | $4.43 | $4.43 | $6.09 | $9.30 | $13.51 | $20.21 | $31.29 | $41.59 | $71.17 |
| **$130,000** | $4.80 | $4.80 | $6.60 | $10.08 | $14.64 | $21.90 | $33.90 | $45.06 | $77.10 |
| **$140,000** | $5.17 | $5.17 | $7.11 | $10.86 | $15.77 | $23.59 | $36.51 | $48.53 | $83.03 |
| **$150,000** | $5.54 | $5.54 | $7.62 | $11.63 | $16.89 | $25.27 | $39.12 | $51.99 | $88.96 |
| **$160,000** | $5.91 | $5.91 | $8.13 | $12.41 | $18.02 | $26.96 | $41.73 | $55.46 | $94.89 |
| **$170,000** | $6.28 | $6.28 | $8.63 | $13.18 | $19.15 | $28.64 | $44.33 | $58.93 | $100.83 |
| **$180,000** | $6.65 | $6.65 | $9.14 | $13.96 | $20.27 | $30.33 | $46.94 | $62.39 | $106.76 |
| **$190,000** | $7.02 | $7.02 | $9.65 | $14.74 | $21.40 | $32.01 | $49.55 | $65.86 | $112.69 |
| **$200,000** | $7.38 | $7.38 | $10.15 | $15.50 | $22.52 | $33.69 | $52.15 | $69.32 | $118.61 |
| **$210,000** | $7.75 | $7.75 | $10.66 | $16.28 | $23.65 | $35.37 | $54.76 | $72.79 | $124.54 |
| **$220,000** | $8.12 | $8.12 | $11.17 | $17.06 | $24.77 | $37.06 | $57.37 | $76.25 | $130.47 |
| **$230,000** | $8.49 | $8.49 | $11.67 | $17.83 | $25.90 | $38.74 | $59.97 | $79.72 | $136.41 |
| **$240,000** | $8.86 | $8.86 | $12.18 | $18.61 | $27.03 | $40.43 | $62.58 | $83.19 | $142.34 |
| **$250,000** | $9.23 | $9.23 | $12.69 | $19.38 | $28.15 | $42.11 | $65.19 | $86.65 | $148.27 |
| **$260,000** | $9.60 | $9.60 | $13.20 | $20.16 | $29.28 | $43.80 | $67.80 | $90.12 | $154.20 |
| **$270,000** | $9.97 | $9.97 | $13.71 | $20.94 | $30.41 | $45.49 | $70.41 | $93.59 | $160.13 |
| **$280,000** | $10.34 | $10.34 | $14.22 | $21.71 | $31.53 | $47.17 | $73.02 | $97.05 | $166.06 |
| **$290,000** | $10.71 | $10.71 | $14.73 | $22.49 | $32.66 | $48.86 | $75.63 | $100.52 | $171.99 |
| **$300,000** | $11.08 | $11.08 | $15.23 | $23.26 | $33.79 | $50.54 | $78.23 | $103.99 | $177.93 |
| **$310,000** | $11.45 | $11.45 | $15.74 | $24.04 | $34.91 | $52.23 | $80.84 | $107.45 | $183.86 |
| **$320,000** | $11.82 | $11.82 | $16.25 | $24.82 | $36.04 | $53.91 | $83.45 | $110.92 | $189.79 |
| **$330,000** | $12.18 | $12.18 | $16.75 | $25.58 | $37.16 | $55.59 | $86.05 | $114.38 | $195.71 |
| **$340,000** | $12.55 | $12.55 | $17.26 | $26.36 | $38.29 | $57.27 | $88.66 | $117.85 | $201.64 |
| **$350,000** | $12.92 | $12.92 | $17.77 | $27.14 | $39.41 | $58.96 | $91.27 | $121.31 | $207.57 |
| **$360,000** | $13.29 | $13.29 | $18.27 | $27.91 | $40.54 | $60.64 | $93.87 | $124.78 | $213.51 |
| **$370,000** | $13.66 | $13.66 | $18.78 | $28.69 | $41.67 | $62.33 | $96.48 | $128.25 | $219.44 |
| **$380,000** | $14.03 | $14.03 | $19.29 | $29.46 | $42.79 | $64.01 | $99.09 | $131.71 | $225.37 |
| **$390,000** | $14.40 | $14.40 | $19.80 | $30.24 | $43.92 | $65.70 | $101.70 | $135.18 | $231.30 |
| **$400,000** | $14.77 | $14.77 | $20.31 | $31.02 | $45.05 | $67.39 | $104.31 | $138.65 | $237.23 |

| Reduced benefit | 70-74 |
|---|---|
| **$6,500** | $10.10 |
| **$13,000** | $20.19 |
| **$19,500** | $30.29 |
| **$26,000** | $40.38 |
| **$32,500** | $50.48 |
| **$39,000** | $60.57 |
| **$45,500** | $70.67 |
| **$52,000** | $80.76 |
| **$58,500** | $90.86 |
| **$65,000** | $100.95 |
| **$71,500** | $111.05 |
| **$78,000** | $121.14 |
| **$84,500** | $131.24 |
| **$91,000** | $141.33 |
| **$97,500** | $151.43 |
| **$104,000** | $161.52 |
| **$110,500** | $171.62 |
| **$117,000** | $181.71 |
| **$123,500** | $191.81 |
| **$130,000** | $201.90 |
| **$136,500** | $212.00 |
| **$143,000** | $222.09 |
| **$149,500** | $232.19 |
| **$156,000** | $242.28 |
| **$162,500** | $252.38 |
| **$169,000** | $262.47 |
| **$175,500** | $272.57 |
| **$182,000** | $282.66 |
| **$188,500** | $292.76 |
| **$195,000** | $302.85 |
| **$201,500** | $312.95 |
| **$208,000** | $323.04 |
| **$214,500** | $333.14 |
| **$221,000** | $343.23 |
| **$227,500** | $353.33 |
| **$234,000** | $363.42 |
| **$240,500** | $373.52 |
| **$247,000** | $383.61 |
| **$253,500** | $393.71 |
| **$260,000** | $403.80 |

| Reduced benefit | 75 & over |
|---|---|
| **$4,500** | $6.99 |
| **$9,000** | $13.98 |
| **$13,500** | $20.96 |
| **$18,000** | $27.95 |
| **$22,500** | $34.95 |
| **$27,000** | $41.94 |
| **$31,500** | $48.92 |
| **$36,000** | $55.91 |
| **$40,500** | $62.90 |
| **$45,000** | $69.89 |
| **$49,500** | $76.87 |
| **$54,000** | $83.86 |
| **$58,500** | $90.86 |
| **$63,000** | $97.85 |
| **$67,500** | $104.84 |
| **$72,000** | $111.82 |
| **$76,500** | $118.81 |
| **$81,000** | $125.80 |
| **$85,500** | $132.79 |
| **$90,000** | $139.77 |
| **$94,500** | $146.76 |
| **$99,000** | $153.76 |
| **$103,500** | $160.75 |
| **$108,000** | $167.73 |
| **$112,500** | $174.72 |
| **$117,000** | $181.71 |
| **$121,500** | $188.70 |
| **$126,000** | $195.69 |
| **$130,500** | $202.67 |
| **$135,000** | $209.66 |
| **$139,500** | $216.66 |
| **$144,000** | $223.65 |
| **$148,500** | $230.63 |
| **$153,000** | $237.62 |
| **$157,500** | $244.61 |
| **$162,000** | $251.60 |
| **$166,500** | $258.58 |
| **$171,000** | $265.57 |
| **$175,500** | $272.57 |
| **$180,000** | $279.56 |

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# KESSLER TOPAZ MELTZER & CHECK, LLP

## Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts
End of the rate guarantee period: 5/31/2027

| Benefit amount | 29 & under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | Reduced benefit | 70-74 | Reduced benefit | 75 & over |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **$410,000** | $15.14 | $15.14 | $20.82 | $31.79 | $46.17 | $69.07 | $106.92 | $142.11 | $243.16 | **$266,500** | $413.90 | **$184,500** | $286.55 |
| **$420,000** | $15.51 | $15.51 | $21.33 | $32.57 | $47.30 | $70.76 | $109.53 | $145.58 | $249.09 | **$273,000** | $423.99 | **$189,000** | $293.53 |
| **$430,000** | $15.88 | $15.88 | $21.83 | $33.34 | $48.43 | $72.44 | $112.13 | $149.05 | $255.03 | **$279,500** | $434.09 | **$193,500** | $300.52 |
| **$440,000** | $16.25 | $16.25 | $22.34 | $34.12 | $49.55 | $74.13 | $114.74 | $152.51 | $260.96 | **$286,000** | $444.18 | **$198,000** | $307.51 |
| **$450,000** | $16.62 | $16.62 | $22.85 | $34.90 | $50.68 | $75.81 | $117.35 | $155.98 | $266.89 | **$292,500** | $454.28 | **$202,500** | $314.50 |
| **$460,000** | $16.98 | $16.98 | $23.35 | $35.66 | $51.80 | $77.49 | $119.95 | $159.44 | $272.81 | **$299,000** | $464.37 | **$207,000** | $321.48 |
| **$470,000** | $17.35 | $17.35 | $23.86 | $36.44 | $52.93 | $79.17 | $122.56 | $162.91 | $278.74 | **$305,500** | $474.47 | **$211,500** | $328.47 |
| **$480,000** | $17.72 | $17.72 | $24.37 | $37.22 | $54.05 | $80.86 | $125.17 | $166.37 | $284.67 | **$312,000** | $484.56 | **$216,000** | $335.47 |
| **$490,000** | $18.09 | $18.09 | $24.87 | $37.99 | $55.18 | $82.54 | $127.77 | $169.84 | $290.61 | **$318,500** | $494.66 | **$220,500** | $342.46 |
| **$500,000** | $18.46 | $18.46 | $25.38 | $38.77 | $56.31 | $84.23 | $130.38 | $173.31 | $296.54 | **$325,000** | $504.75 | **$225,000** | $349.44 |

Note: The amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information is highlighted above.
Employees and their dependents may be able to elect or increase their VTL benefit two increments during your open enrollment period without providing health information.

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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# KESSLER TOPAZ MELTZER & CHECK, LLP

## Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts
End of the rate guarantee period: 5/31/2027

| Benefit amount | 29 & under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | Reduced benefit | 70-74 | Reduced benefit | 75 & over |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **$5,000** | $0.18 | $0.18 | $0.25 | $0.38 | $0.56 | $0.84 | $1.30 | $1.73 | $2.96 | **$3,250** | $5.05 | **$2,250** | $3.50 |
| **$10,000** | $0.37 | $0.37 | $0.51 | $0.78 | $1.13 | $1.69 | $2.61 | $3.47 | $5.93 | **$6,500** | $10.10 | **$4,500** | $6.99 |
| **$15,000** | $0.55 | $0.55 | $0.76 | $1.16 | $1.69 | $2.52 | $3.91 | $5.20 | $8.89 | **$9,750** | $15.15 | **$6,750** | $10.49 |
| **$20,000** | $0.74 | $0.74 | $1.02 | $1.55 | $2.25 | $3.37 | $5.22 | $6.93 | $11.86 | **$13,000** | $20.19 | **$9,000** | $13.98 |
| **$25,000** | $0.92 | $0.92 | $1.27 | $1.94 | $2.81 | $4.21 | $6.52 | $8.66 | $14.82 | **$16,250** | $25.24 | **$11,250** | $17.47 |
| **$30,000** | $1.11 | $1.11 | $1.53 | $2.33 | $3.38 | $5.06 | $7.83 | $10.40 | $17.79 | **$19,500** | $30.29 | **$13,500** | $20.96 |
| **$35,000** | $1.29 | $1.29 | $1.77 | $2.71 | $3.94 | $5.89 | $9.12 | $12.13 | $20.76 | **$22,750** | $35.34 | **$15,750** | $24.46 |
| **$40,000** | $1.48 | $1.48 | $2.03 | $3.10 | $4.51 | $6.74 | $10.43 | $13.87 | $23.73 | **$26,000** | $40.38 | **$18,000** | $27.95 |
| **$45,000** | $1.66 | $1.66 | $2.28 | $3.49 | $5.07 | $7.58 | $11.73 | $15.60 | $26.69 | **$29,250** | $45.43 | **$20,250** | $31.45 |
| **$50,000** | $1.85 | $1.85 | $2.54 | $3.88 | $5.63 | $8.43 | $13.04 | $17.33 | $29.66 | **$32,500** | $50.48 | **$22,500** | $34.95 |
| **$55,000** | $2.03 | $2.03 | $2.79 | $4.26 | $6.19 | $9.26 | $14.34 | $19.06 | $32.62 | **$35,750** | $55.53 | **$24,750** | $38.44 |
| **$60,000** | $2.22 | $2.22 | $3.05 | $4.66 | $6.76 | $10.11 | $15.65 | $20.80 | $35.59 | **$39,000** | $60.57 | **$27,000** | $41.94 |
| **$65,000** | $2.40 | $2.40 | $3.30 | $5.04 | $7.32 | $10.95 | $16.95 | $22.53 | $38.55 | **$42,250** | $65.62 | **$29,250** | $45.43 |
| **$70,000** | $2.58 | $2.58 | $3.55 | $5.42 | $7.88 | $11.79 | $18.25 | $24.26 | $41.51 | **$45,500** | $70.67 | **$31,500** | $48.92 |
| **$75,000** | $2.77 | $2.77 | $3.81 | $5.82 | $8.45 | $12.64 | $19.56 | $26.00 | $44.48 | **$48,750** | $75.72 | **$33,750** | $52.41 |
| **$80,000** | $2.95 | $2.95 | $4.06 | $6.20 | $9.01 | $13.47 | $20.86 | $27.73 | $47.44 | **$52,000** | $80.76 | **$36,000** | $55.91 |
| **$85,000** | $3.14 | $3.14 | $4.32 | $6.59 | $9.57 | $14.32 | $22.17 | $29.46 | $50.41 | **$55,250** | $85.81 | **$38,250** | $59.40 |
| **$90,000** | $3.32 | $3.32 | $4.57 | $6.98 | $10.13 | $15.16 | $23.47 | $31.19 | $53.37 | **$58,500** | $90.86 | **$40,500** | $62.90 |
| **$95,000** | $3.51 | $3.51 | $4.83 | $7.37 | $10.70 | $16.01 | $24.78 | $32.93 | $56.34 | **$61,750** | $95.91 | **$42,750** | $66.40 |
| **$100,000** | $3.69 | $3.69 | $5.07 | $7.75 | $11.26 | $16.84 | $26.07 | $34.66 | $59.31 | **$65,000** | $100.95 | **$45,000** | $69.89 |
| **$105,000** | $3.88 | $3.88 | $5.33 | $8.14 | $11.83 | $17.69 | $27.38 | $36.40 | $62.28 | **$68,250** | $106.00 | **$47,250** | $73.39 |
| **$110,000** | $4.06 | $4.06 | $5.58 | $8.53 | $12.39 | $18.53 | $28.68 | $38.13 | $65.24 | **$71,500** | $111.05 | **$49,500** | $76.87 |
| **$115,000** | $4.25 | $4.25 | $5.84 | $8.92 | $12.95 | $19.38 | $29.99 | $39.86 | $68.21 | **$74,750** | $116.10 | **$51,750** | $80.37 |
| **$120,000** | $4.43 | $4.43 | $6.09 | $9.30 | $13.51 | $20.21 | $31.29 | $41.59 | $71.17 | **$78,000** | $121.14 | **$54,000** | $83.86 |
| **$125,000** | $4.62 | $4.62 | $6.35 | $9.70 | $14.08 | $21.06 | $32.60 | $43.33 | $74.14 | **$81,250** | $126.19 | **$56,250** | $87.36 |
| **$130,000** | $4.80 | $4.80 | $6.60 | $10.08 | $14.64 | $21.90 | $33.90 | $45.06 | $77.10 | **$84,500** | $131.24 | **$58,500** | $90.86 |
| **$135,000** | $4.98 | $4.98 | $6.85 | $10.46 | $15.20 | $22.74 | $35.20 | $46.79 | $80.06 | **$87,750** | $136.29 | **$60,750** | $94.35 |
| **$140,000** | $5.17 | $5.17 | $7.11 | $10.86 | $15.77 | $23.59 | $36.51 | $48.53 | $83.03 | **$91,000** | $141.33 | **$63,000** | $97.85 |
| **$145,000** | $5.35 | $5.35 | $7.36 | $11.24 | $16.33 | $24.42 | $37.81 | $50.26 | $85.99 | **$94,250** | $146.38 | **$65,250** | $101.34 |
| **$150,000** | $5.54 | $5.54 | $7.62 | $11.63 | $16.89 | $25.27 | $39.12 | $51.99 | $88.96 | **$97,500** | $151.43 | **$67,500** | $104.84 |
| **$155,000** | $5.72 | $5.72 | $7.87 | $12.02 | $17.45 | $26.11 | $40.42 | $53.72 | $91.92 | **$100,750** | $156.48 | **$69,750** | $108.32 |
| **$160,000** | $5.91 | $5.91 | $8.13 | $12.41 | $18.02 | $26.96 | $41.73 | $55.46 | $94.89 | **$104,000** | $161.52 | **$72,000** | $111.82 |
| **$165,000** | $6.09 | $6.09 | $8.37 | $12.79 | $18.58 | $27.79 | $43.02 | $57.19 | $97.86 | **$107,250** | $166.57 | **$74,250** | $115.31 |
| **$170,000** | $6.28 | $6.28 | $8.63 | $13.18 | $19.15 | $28.64 | $44.33 | $58.93 | $100.83 | **$110,500** | $171.62 | **$76,500** | $118.81 |
| **$175,000** | $6.46 | $6.46 | $8.88 | $13.57 | $19.71 | $29.48 | $45.63 | $60.66 | $103.79 | **$113,750** | $176.67 | **$78,750** | $122.31 |
| **$180,000** | $6.65 | $6.65 | $9.14 | $13.96 | $20.27 | $30.33 | $46.94 | $62.39 | $106.76 | **$117,000** | $181.71 | **$81,000** | $125.80 |
| **$185,000** | $6.83 | $6.83 | $9.39 | $14.34 | $20.83 | $31.16 | $48.24 | $64.12 | $109.72 | **$120,250** | $186.76 | **$83,250** | $129.30 |
| **$190,000** | $7.02 | $7.02 | $9.65 | $14.74 | $21.40 | $32.01 | $49.55 | $65.86 | $112.69 | **$123,500** | $191.81 | **$85,500** | $132.79 |
| **$195,000** | $7.20 | $7.20 | $9.90 | $15.12 | $21.96 | $32.85 | $50.85 | $67.59 | $115.65 | **$126,750** | $196.86 | **$87,750** | $136.29 |
| **$200,000** | $7.38 | $7.38 | $10.15 | $15.50 | $22.52 | $33.69 | $52.15 | $69.32 | $118.61 | **$130,000** | $201.90 | **$90,000** | $139.77 |

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# KESSLER TOPAZ MELTZER & CHECK, LLP

## Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts
End of the rate guarantee period: 5/31/2027

| Benefit amount | 29 & under | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | Reduced benefit | 70-74 | Reduced benefit | 75 & over |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Note: The amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information is highlighted above.
Employees and their dependents may be able to elect or increase their VTL benefit two increments during your open enrollment period without providing health information.

**Child(ren) premium amounts (per family)** *--Child(ren) are covered until age 26*

| | |
|---|---|
| **$5,000** | $0.46 |
| **$10,000** | $0.92 |
| **$15,000** | $1.38 |
| **$20,000** | $1.85 |
| **$25,000** | $2.31 |

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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