

## Supplemental Life and AD/D

*The benefit is reduced by 35 percent of the original amount at age 65, and further reduced to 50 percent at age 70.*

| Your Age          | Coverage |                                  |            |
|-------------------|----------|----------------------------------|------------|
| Under 30 .....    | 0.02     | <b>Calculate cost of premium</b> |            |
| 30-34 .....       | 0.03     | Amount of insurance              |            |
| 35-39 .....       | 0.03     | (in thousands) =                 | _____      |
| 40-44 .....       | 0.04     |                                  |            |
| 45-49 .....       | 0.06     | Subtract Case's 20,000           | _____ - 20 |
| 50-54 .....       | 0.10     |                                  |            |
| 55-59 .....       | 0.17     | Total insurance                  | _____      |
| 60-64 .....       | 0.24     |                                  |            |
| 65-69 .....       | 0.37     | Multiply by rate                 | _____      |
| 70 and over ..... | 0.84     | Premium =                        | _____      |

### IMPUTED INCOME

Life insurance is a tax-free benefit in amounts up to \$50,000. The Internal Revenue Service requires you to pay income tax on the value of any amount exceeding \$50,000. The IRS-determined value is called "imputed income" and is calculated from the government's "Uniform Premium Table I."

| AGE          | COST per \$1,000 for 1 month |
|--------------|------------------------------|
| Under age 25 | .05                          |
| 25 to 29     | .06                          |
| 30 to 34     | .08                          |
| 35 to 39     | .09                          |
| 40 to 44     | .10                          |
| 45 to 49     | .15                          |
| 50 to 54     | .23                          |
| 55 to 59     | .43                          |
| 60 to 64     | .66                          |
| 65 to 69     | 1.27                         |
| 70 and Over  | 2.06                         |