

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	Rate
Under 30	0.02
30-34	0.03
35-39	0.03
40-44	0.04
45-49	0.06
50-54	0.10
55-59	0.17
60-64	0.24
65-69	0.37
70 and over	0.84

Calculate cost of premium

Amount of insurance

(in thousands)

Subtract 20,000 (20.00)

Total insurance

Multiply by rate

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	0.05
25 to 29	0.06
30 to 34	0.08
35 to 39	0.09
40 to 44	0.1
45 to 49	0.15
50 to 54	0.23
55 to 59	0.43
60 to 64	0.66
65 to 69	1.27
70 and Over	2.06