

MADISON NATIONAL LIFE INSURANCE COMPANY
TERM SUPPLEMENTAL LIFE INSURANCE FOR ALL EMPLOYEES
MONTHLY PREMIUMS - DEDUCTED FROM FIRST PAYCHECK OF MONTH

Employee Supplemental Life/AD&D Rates (includes .03/\$1,000 AD&D)									
Rate/\$1,000	\$0.08	\$0.11	\$0.12	\$0.13	\$0.18	\$0.26	\$0.46	\$0.69	\$0.99
	0-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-75+
\$10,000	\$0.80	\$1.10	\$1.20	\$1.30	\$1.80	\$2.60	\$4.60	\$6.90	\$9.90
\$20,000	\$1.60	\$2.20	\$2.40	\$2.60	\$3.60	\$5.20	\$9.20	\$13.80	\$19.80
\$30,000	\$2.40	\$3.30	\$3.60	\$3.90	\$5.40	\$7.80	\$13.80	\$20.70	\$29.70
\$40,000	\$3.20	\$4.40	\$4.80	\$5.20	\$7.20	\$10.40	\$18.40	\$27.60	\$39.60
\$50,000	\$4.00	\$5.50	\$6.00	\$6.50	\$9.00	\$13.00	\$23.00	\$34.50	\$49.50
\$60,000	\$4.80	\$6.60	\$7.20	\$7.80	\$10.80	\$15.60	\$27.60	\$41.40	\$59.40
\$70,000	\$5.60	\$7.70	\$8.40	\$9.10	\$12.60	\$18.20	\$32.20	\$48.30	\$69.30
\$80,000	\$6.40	\$8.80	\$9.60	\$10.40	\$14.40	\$20.80	\$36.80	\$55.20	\$79.20
\$90,000	\$7.20	\$9.90	\$10.80	\$11.70	\$16.20	\$23.40	\$41.40	\$62.10	\$89.10
\$100,000	\$8.00	\$11.00	\$12.00	\$13.00	\$18.00	\$26.00	\$46.00	\$69.00	\$99.00
\$150,000	\$12.00	\$16.50	\$18.00	\$19.50	\$27.00	\$39.00	\$69.00	\$103.50	\$148.50
\$200,000	\$16.00	\$22.00	\$24.00	\$26.00	\$36.00	\$52.00	\$92.00	\$138.00	\$198.00
\$250,000	\$20.00	\$27.50	\$30.00	\$32.50	\$45.00	\$65.00	\$115.00	\$172.50	\$247.50
\$300,000	\$24.00	\$33.00	\$36.00	\$39.00	\$54.00	\$78.00	\$138.00	\$207.00	\$297.00
\$350,000	\$28.00	\$38.50	\$42.00	\$45.50	\$63.00	\$91.00	\$161.00	\$241.50	\$346.50
\$400,000	\$32.00	\$44.00	\$48.00	\$52.00	\$72.00	\$104.00	\$184.00	\$276.00	\$396.00
\$450,000	\$36.00	\$49.50	\$54.00	\$58.50	\$81.00	\$117.00	\$207.00	\$310.50	\$445.50
\$500,000	\$40.00	\$55.00	\$60.00	\$65.00	\$90.00	\$130.00	\$230.00	\$345.00	\$495.00

Purchase \$5,000 increments to \$500,000 not to exceed 5 X salary

If your salary increases, making you eligible for a higher coverage amount, you may increase coverage without underwriting only if you have elected the maximum eligible coverage within **31 days** of your salary increase.

At age 70, coverage reduces by 50% (i.e. \$40,000 would reduce to \$20,000). Applies to all supplemental life coverages.

Premiums automatically increase when your age changes to a new age range.

Spouse Supplemental Life Rates (No AD&D)									
Rate/\$1,000	\$0.05	\$0.08	\$0.09	\$0.10	\$0.15	\$0.23	\$0.43	\$0.66	\$0.96
	0-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-75+
\$5,000	\$0.25	\$0.40	\$0.45	\$0.50	\$0.75	\$1.15	\$2.15	\$3.30	\$4.80
\$10,000	\$0.50	\$0.80	\$0.90	\$1.00	\$1.50	\$2.30	\$4.30	\$6.60	\$9.60
\$15,000	\$0.75	\$1.20	\$1.35	\$1.50	\$2.25	\$3.45	\$6.45	\$9.90	\$14.40
\$20,000	\$1.00	\$1.60	\$1.80	\$2.00	\$3.00	\$4.60	\$8.60	\$13.20	\$19.20
\$25,000	\$1.25	\$2.00	\$2.25	\$2.50	\$3.75	\$5.75	\$10.75	\$16.50	\$24.00
\$30,000	\$1.50	\$2.40	\$2.70	\$3.00	\$4.50	\$6.90	\$12.90	\$19.80	\$28.80
\$35,000	\$1.75	\$2.80	\$3.15	\$3.50	\$5.25	\$8.05	\$15.05	\$23.10	\$33.60
\$40,000	\$2.00	\$3.20	\$3.60	\$4.00	\$6.00	\$9.20	\$17.20	\$26.40	\$38.40
\$45,000	\$2.25	\$3.60	\$4.05	\$4.50	\$6.75	\$10.35	\$19.35	\$29.70	\$43.20
\$50,000	\$2.50	\$4.00	\$4.50	\$5.00	\$7.50	\$11.50	\$21.50	\$33.00	\$48.00
\$60,000	\$3.00	\$4.80	\$5.40	\$6.00	\$9.00	\$13.80	\$25.80	\$39.60	\$57.60
\$70,000	\$3.50	\$5.60	\$6.30	\$7.00	\$10.50	\$16.10	\$30.10	\$46.20	\$67.20
\$80,000	\$4.00	\$6.40	\$7.20	\$8.00	\$12.00	\$18.40	\$34.40	\$52.80	\$76.80
\$90,000	\$4.50	\$7.20	\$8.10	\$9.00	\$13.50	\$20.70	\$38.70	\$59.40	\$86.40
\$100,000	\$5.00	\$8.00	\$9.00	\$10.00	\$15.00	\$23.00	\$43.00	\$66.00	\$96.00

Purchase \$5,000 increments to the lesser of \$100,000 or 50% of Employee's supplemental amount

Spouse premium is based on Employee's age

Child Supplemental Life Rates (No AD&D)

\$1,000	(all children)	\$0.15
\$5,000	(all children)	\$0.75
\$10,000	(all children)	\$1.50

Infant - 14 days to under 6 months (benefit is 10% of child amount)

Dependent Child - 6 months to 26 years old