

Optional Group Life Rates Effective 7/1/2005

**Optional Group
Life Premium
Update**

Effective July 1, 2005 (July 15, 2005 payday), the Optional Group Life premium rates were reduced to the amounts set forth in the table below. The rates are based on the age of the member or spouse as of January 1, 2005.

Questions regarding coverage or premiums should be directed to Joe Chang at Minnesota Life at:

Joe Chang, Richmond Branch Office

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Phone: 1-800-441-2258, ext. 101

Fax: 804-644-2460

Age of Insured Member or Spouse	Current Rate	Rate Effective July 1	Effective Reduction
Under 30	\$.06	\$.06	0%
30-34	.08	.08	0%
35-39	.09	.09	0%
40-44	.11	.10	9.1%
45-49	.17	.15	11.8%
50-54	.34	.24	29.4%
55-59	.59	.49	16.9%
60-64	1.10	1.10	0%
65-69	1.95	1.95	0%
70-74	3.53	3.53	0%
75 & Over	3.76	3.76	0%
