

STATE OF SOUTH CAROLINA OPTIONAL LIFE EMPLOYEE, SPOUSE AND CHILDREN RATES EFFECTIVE JANUARY 1, 2004 - GUARANTEED FOR 3 YEARS

Employee's Age*	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage	70 - 74	Coverage	75 - 79	Coverage	80+
Coverage														
\$10,000	\$ 0.72	\$ 0.84	\$ 1.34	\$ 1.86	\$ 2.88	\$ 4.50	\$ 6.90	\$ 10.30	\$6,500	\$ 10.82	\$4,200	\$ 11.36	\$3,170	\$ 14.34
\$20,000	\$ 1.44	\$ 1.68	\$ 2.68	\$ 3.72	\$ 5.76	\$ 9.00	\$ 13.80	\$ 20.60	\$13,000	\$ 21.62	\$8,400	\$ 22.76	\$6,340	\$ 28.68
\$30,000	\$ 2.16	\$ 2.52	\$ 4.02	\$ 5.58	\$ 8.64	\$ 13.50	\$ 20.70	\$ 30.90	\$19,500	\$ 32.46	\$12,600	\$ 34.12	\$9,510	\$ 43.00
\$40,000	\$ 2.88	\$ 3.36	\$ 5.36	\$ 7.44	\$ 11.52	\$ 18.00	\$ 27.60	\$ 41.20	\$26,000	\$ 43.26	\$16,800	\$ 45.48	\$12,680	\$ 57.34
\$50,000	\$ 3.60	\$ 4.20	\$ 6.70	\$ 9.30	\$ 14.40	\$ 22.50	\$ 34.50	\$ 51.50	\$32,500	\$ 54.08	\$21,000	\$ 56.88	\$15,850	\$ 71.66
\$60,000	\$ 4.32	\$ 5.04	\$ 8.04	\$ 11.16	\$ 17.28	\$ 27.00	\$ 41.40	\$ 61.80	\$39,000	\$ 64.90	\$25,200	\$ 68.24	\$19,020	\$ 86.02
\$70,000	\$ 5.04	\$ 5.88	\$ 9.38	\$ 13.02	\$ 20.16	\$ 31.50	\$ 48.30	\$ 72.10	\$45,500	\$ 75.70	\$29,400	\$ 79.62	\$22,190	\$100.34
\$80,000	\$ 5.76	\$ 6.72	\$ 10.72	\$ 14.88	\$ 23.04	\$ 36.00	\$ 55.20	\$ 82.40	\$52,000	\$ 86.54	\$33,600	\$ 91.00	\$25,360	\$114.68
\$90,000	\$ 6.48	\$ 7.56	\$ 12.06	\$ 16.74	\$ 25.92	\$ 40.50	\$ 62.10	\$ 92.70	\$58,500	\$ 97.34	\$37,800	\$ 102.36	\$28,530	\$129.02
\$100,000	\$ 7.20	\$ 8.40	\$ 13.40	\$ 18.60	\$ 28.80	\$ 45.00	\$ 69.00	\$ 103.00	\$65,000	\$ 108.16	\$42,000	\$ 113.74	\$31,700	\$143.36
\$110,000	\$ 7.92	\$ 9.24	\$ 14.74	\$ 20.46	\$ 31.68	\$ 49.50	\$ 75.90	\$ 113.30	\$71,500	\$ 118.98	\$46,200	\$ 125.10	\$34,870	\$157.68
\$120,000	\$ 8.64	\$ 10.08	\$ 16.08	\$ 22.32	\$ 34.56	\$ 54.00	\$ 82.80	\$ 123.60	\$78,000	\$ 129.78	\$50,400	\$ 136.48	\$38,040	\$172.02
\$130,000	\$ 9.36	\$ 10.92	\$ 17.42	\$ 24.18	\$ 37.44	\$ 58.50	\$ 89.70	\$ 133.90	\$84,500	\$ 140.62	\$54,600	\$ 147.86	\$41,210	\$186.34
\$140,000	\$ 10.08	\$ 11.76	\$ 18.76	\$ 26.04	\$ 40.32	\$ 63.00	\$ 96.60	\$ 144.20	\$91,000	\$ 151.42	\$58,800	\$ 159.22	\$44,380	\$200.70
\$150,000	\$ 10.80	\$ 12.60	\$ 20.10	\$ 27.90	\$ 43.20	\$ 67.50	\$ 103.50	\$ 154.50	\$97,500	\$ 162.24	\$63,000	\$ 170.60	\$47,550	\$215.02
\$160,000	\$ 11.52	\$ 13.44	\$ 21.44	\$ 29.76	\$ 46.08	\$ 72.00	\$ 110.40	\$ 164.80	\$104,000	\$ 173.06	\$67,200	\$ 181.98	\$50,720	\$229.36
\$170,000	\$ 12.24	\$ 14.28	\$ 22.78	\$ 31.62	\$ 48.96	\$ 76.50	\$ 117.30	\$ 175.10	\$110,500	\$ 183.86	\$71,400	\$ 193.34	\$53,890	\$243.68
\$180,000	\$ 12.96	\$ 15.12	\$ 24.12	\$ 33.48	\$ 51.84	\$ 81.00	\$ 124.20	\$ 185.40	\$117,000	\$ 194.70	\$75,600	\$ 204.72	\$57,060	\$258.04
\$190,000	\$ 13.68	\$ 15.96	\$ 25.46	\$ 35.34	\$ 54.72	\$ 85.50	\$ 131.10	\$ 195.70	\$123,500	\$ 205.50	\$79,800	\$ 216.10	\$60,230	\$272.36
\$200,000	\$ 14.40	\$ 16.80	\$ 26.80	\$ 37.20	\$ 57.60	\$ 90.00	\$ 138.00	\$ 206.00	\$130,000	\$ 216.32	\$84,000	\$ 227.46	\$63,400	\$286.70
\$210,000	\$ 15.12	\$ 17.64	\$ 28.14	\$ 39.06	\$ 60.48	\$ 94.50	\$ 144.90	\$ 216.30	\$136,500	\$ 227.14	\$88,200	\$ 238.86	\$66,570	\$301.02
\$220,000	\$ 15.84	\$ 18.48	\$ 29.48	\$ 40.92	\$ 63.36	\$ 99.00	\$ 151.80	\$ 226.60	\$143,000	\$ 237.94	\$92,400	\$ 250.22	\$69,740	\$315.36
\$230,000	\$ 16.56	\$ 19.32	\$ 30.82	\$ 42.78	\$ 66.24	\$ 103.50	\$ 158.70	\$ 236.90	\$149,500	\$ 248.76	\$96,600	\$ 261.58	\$72,910	\$329.70
\$240,000	\$ 17.28	\$ 20.16	\$ 32.16	\$ 44.64	\$ 69.12	\$ 108.00	\$ 165.60	\$ 247.20	\$156,000	\$ 259.58	\$100,800	\$ 272.98	\$76,080	\$344.02
\$250,000	\$ 18.00	\$ 21.00	\$ 33.50	\$ 46.50	\$ 72.00	\$ 112.50	\$ 172.50	\$ 257.50	\$162,500	\$ 270.40	\$105,000	\$ 284.34	\$79,250	\$358.38
\$260,000	\$ 18.72	\$ 21.84	\$ 34.84	\$ 48.36	\$ 74.88	\$ 117.00	\$ 179.40	\$ 267.80	\$169,000	\$ 281.22	\$109,200	\$ 295.70	\$82,420	\$372.70
\$270,000	\$ 19.44	\$ 22.68	\$ 36.18	\$ 50.22	\$ 77.76	\$ 121.50	\$ 186.30	\$ 278.10	\$175,500	\$ 292.02	\$113,400	\$ 307.10	\$85,590	\$387.04
\$280,000	\$ 20.16	\$ 23.52	\$ 37.52	\$ 52.08	\$ 80.64	\$ 126.00	\$ 193.20	\$ 288.40	\$182,000	\$ 302.86	\$117,600	\$ 318.46	\$88,760	\$401.36
\$290,000	\$ 20.88	\$ 24.36	\$ 38.86	\$ 53.94	\$ 83.52	\$ 130.50	\$ 200.10	\$ 298.70	\$188,500	\$ 313.66	\$121,800	\$ 328.82	\$91,930	\$415.72
\$300,000	\$ 21.60	\$ 25.20	\$ 40.20	\$ 55.80	\$ 86.40	\$ 135.00	\$ 207.00	\$ 309.00	\$195,000	\$ 324.48	\$126,000	\$ 341.22	\$95,100	\$430.04
\$310,000	\$ 22.32	\$ 26.04	\$ 41.54	\$ 57.66	\$ 89.28	\$ 139.50	\$ 213.90	\$ 319.30	\$201,500	\$ 335.30	\$130,200	\$ 352.58	\$98,270	\$444.38
\$320,000	\$ 23.04	\$ 26.88	\$ 42.88	\$ 59.52	\$ 92.16	\$ 144.00	\$ 220.80	\$ 329.60	\$208,000	\$ 346.10	\$134,400	\$ 363.96	\$101,440	\$458.70
\$330,000	\$ 23.76	\$ 27.72	\$ 44.22	\$ 61.38	\$ 95.04	\$ 148.50	\$ 227.70	\$ 339.90	\$214,500	\$ 356.94	\$138,600	\$ 375.34	\$104,610	\$473.06
\$340,000	\$ 24.48	\$ 28.56	\$ 45.56	\$ 63.24	\$ 97.92	\$ 153.00	\$ 234.60	\$ 350.20	\$221,000	\$ 367.74	\$142,800	\$ 386.70	\$107,780	\$487.38
\$350,000	\$ 25.20	\$ 29.40	\$ 46.90	\$ 65.10	\$ 100.80	\$ 157.50	\$ 241.50	\$ 360.50	\$227,500	\$ 378.56	\$147,000	\$ 398.08	\$110,950	\$501.72
\$360,000	\$ 25.92	\$ 30.24	\$ 48.24	\$ 66.96	\$ 103.68	\$ 162.00	\$ 248.40	\$ 370.80	\$234,000	\$ 389.38	\$151,200	\$ 409.44	\$114,120	\$516.04
\$370,000	\$ 26.64	\$ 31.08	\$ 49.58	\$ 68.82	\$ 106.56	\$ 166.50	\$ 255.30	\$ 381.10	\$240,500	\$ 400.20	\$155,400	\$ 420.82	\$117,290	\$530.40

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Coverage														
\$380,000	\$ 27.36	\$ 31.92	\$ 50.92	\$ 70.68	\$109.44	\$ 171.00	\$262.20	\$391.40	\$247,000	\$ 411.00	\$159,600	\$ 432.20	\$120,460	\$544.72
\$390,000	\$ 28.08	\$ 32.76	\$ 52.26	\$ 72.54	\$112.32	\$ 175.50	\$269.10	\$401.70	\$253,500	\$ 421.82	\$163,800	\$ 443.56	\$123,630	\$559.06
\$400,000	\$ 28.80	\$ 33.60	\$ 53.60	\$ 74.40	\$115.20	\$ 180.00	\$276.00	\$412.00	\$260,000	\$ 432.64	\$168,000	\$ 454.94	\$126,800	\$573.38
\$410,000	\$ 29.52	\$ 34.44	\$ 54.94	\$ 76.26	\$118.08	\$ 184.50	\$282.90	\$422.30	\$266,500	\$ 443.46	\$172,200	\$ 466.32	\$129,970	\$587.72
\$420,000	\$ 30.24	\$ 35.28	\$ 56.28	\$ 78.12	\$120.96	\$ 189.00	\$289.80	\$432.60	\$273,000	\$ 454.26	\$176,400	\$ 477.68	\$133,140	\$602.06
\$430,000	\$ 30.96	\$ 36.12	\$ 57.62	\$ 79.98	\$123.84	\$ 193.50	\$296.70	\$442.90	\$279,500	\$ 465.08	\$180,600	\$ 489.06	\$136,310	\$616.38
\$440,000	\$ 31.68	\$ 36.96	\$ 58.96	\$ 81.84	\$126.72	\$ 198.00	\$303.60	\$453.20	\$286,000	\$ 475.90	\$184,800	\$ 500.44	\$139,480	\$630.74
\$450,000	\$ 32.40	\$ 37.80	\$ 60.30	\$ 83.70	\$129.60	\$ 202.50	\$310.50	\$463.50	\$292,500	\$ 486.72	\$189,000	\$ 511.80	\$142,650	\$645.06
\$460,000	\$ 33.12	\$ 38.64	\$ 61.64	\$ 85.56	\$132.48	\$ 207.00	\$317.40	\$473.80	\$299,000	\$ 497.54	\$193,200	\$ 523.20	\$145,820	\$659.40
\$470,000	\$ 33.84	\$ 39.48	\$ 62.98	\$ 87.42	\$135.36	\$ 211.50	\$324.30	\$484.10	\$305,500	\$ 508.34	\$197,400	\$ 534.56	\$148,990	\$673.72
\$480,000	\$ 34.56	\$ 40.32	\$ 64.32	\$ 89.28	\$138.24	\$ 216.00	\$331.20	\$494.40	\$312,000	\$ 519.18	\$201,600	\$ 545.92	\$152,160	\$688.08
\$490,000	\$ 35.28	\$ 41.16	\$ 65.66	\$ 91.14	\$141.12	\$ 220.50	\$338.10	\$504.70	\$318,500	\$ 529.98	\$205,800	\$ 557.32	\$155,330	\$702.40
\$500,000	\$ 36.00	\$ 42.00	\$ 67.00	\$ 93.00	\$144.00	\$ 225.00	\$345.00	\$515.00	\$325,000	\$ 540.80	\$210,000	\$ 568.68	\$158,500	\$716.74

*Premiums for the spouse's coverage will be based on the employee's age. Spouse coverage cannot exceed 50% of the employee's Optional Life coverage or \$100,000, whichever is less.

Dependent Child(ren) \$1.32 per Month