

State of Maryland Rate History

Effective 1/1/2003 (Inception)

**Basic Life
(Monthly Per \$10,000 of Benefit)**

Age	Rate
< 30	0.58
30-34	0.70
35-39	0.92
40-44	1.43
45-49	2.32
50-54	3.75
55-59	6.48
60-64	9.36
65-69	13.98
70-74	25.02
75 +	48.94

**Dependent Spouse Life
(Monthly Per \$5,000 of Benefit)**

Age	Rate
< 30	0.62
30-34	0.68
35-39	0.84
40-44	1.24
45-49	1.92
50-54	2.87
55-59	4.45
60-64	6.82
65-69	9.92
70-74	15.60
75 +	15.60

**Child Life
(Monthly Per \$5,000 of Benefit)**

0.95

Effective 7/1/2007 (Renewal)

**Basic Life
(Monthly Per \$10,000 of Benefit)**

Age	Rate
< 30	0.52
30-34	0.63
35-39	0.83
40-44	1.29
45-49	2.09
50-54	3.38
55-59	5.83
60-64	8.42
65-69	12.58
70-74	22.52
75 +	44.05

**Dependent Spouse Life
(Monthly Per \$5,000 of Benefit)**

Age	Rate
< 30	0.56
30-34	0.61
35-39	0.76
40-44	1.12
45-49	1.73
50-54	2.58
55-59	4.01
60-64	6.14
65-69	8.93
70-74	14.04
75 +	14.04

**Child Life
(Monthly Per \$5,000 of Benefit)**

0.86

Personal Accident and Dismemberment (PA&D) Rate History

Base Contract Term and All Renewal Options
Rate/Month Effective January 1, 2003*

<u>Coverage Level</u>	<u>Employee Only</u>	<u>Family</u>
\$100,000	\$1.80	\$3.30
\$200,000	\$3.60	\$6.60
\$300,000	\$5.40	\$9.90

*Note: There have been no rate changes for the life of the contract