



Vermont Automobile Dealers Insurance Trust

Life/AD&D Policy No. 225907

Portability Monthly Rates per \$1,000 of Coverage

Age Band	Employee	
	Non-Tobacco	Tobacco
0-24	.11	.16
25-29	.11	.16
30-34	.11	.16
35-39	.15	.24
40-44	.20	.36
45-49	.33	.57
50-54	.50	0.96
55-59	.81	1.35
60-64	1.21	1.88
65-69	2.11	3.12
70-74	3.80	5.49
75-79	6.41	8.27
80-84	10.18	11.44
85-89	14.68	15.12
90+	29.44	29.44

Employee AD&D Monthly Rate per \$1,000 of Coverage	.020
---	-------------

Sample calculation for a 40-year-old non-tobacco user with \$100,000 of coverage:

$\$100,000 \div 1000 = 100$ units of coverage

$100 \times \$0.20 = \20.00

Quarterly payment option: $\$20.00 \times 3$ months = \$63.00

Semi-annual payment option: $\$20.00 \times 6$ months = \$126.00

Annual payment option: $\$20.00 \times 12$ months = \$252.00

(5511,056,107,8/20/2011,Std Port)