

Basic Insurance Monthly Cost In Retirement

Full Coverage to age 65, then:	Monthly Cost Per \$1,000 of Your Basic Insurance Amount ¹			
	<i>Before You Reach Age 65 You Pay the TOTAL of BOTH the Regular Premium and the Extra Premium</i>			<i>After You Reach Age 65,² Continuing for Life</i>
	Regular Premium	Extra Premium for 50% or No Reduction	Total Cost	
<i>75% Reduction</i> - reduces two percent of the BIA ¹ per month after you reach age 65 ³ until 25% of the amount at retirement remains.	\$0.3358 per \$1,000	Nothing	\$0.3358 per \$1,000	Nothing
<i>50% Reduction</i> - reduces one percent of the BIA ¹ per month after you reach age 65 ³ until 50% of the amount at retirement remains.	\$0.3358 per \$1,000	\$0.59 per \$1,000	\$0.9258 per \$1,000	\$0.59 per \$1,000
<i>No Reduction</i> - 100% of the BIA ¹ remains for life.	\$0.3358 per \$1,000	\$2.04 per \$1,000	\$2.3758 per \$1,000	\$2.04 per \$1,000

¹ Basic Insurance Amount (BIA) - Your final annual basic pay, rounded up to the next higher \$1,000, plus \$2,000 (or a minimum of \$10,000) (or the post-election BIA you had after your election of a partial Living Benefit). Your BIA does not include the Extra Benefit or Accidental Death and Dismemberment coverage.

² We automatically stop the regular premium on the first day of the month after you reach age 65. If you retire after reaching age 65, you do not pay the regular premium.

³ The reductions start the first day of the second month after you reach age 65, or the first day of the second month after you retire, if later.

Premiums May Change

Optional Insurance Monthly Cost In Retirement

Your Age Group	Option A	Option B		Option C	
	<i>Total</i>	<i>Per \$1,000 insurance</i>		<i>Per Multiple</i>	
		Full Reduction	No Reduction	Full Reduction	No Reduction
Under 35	\$ 0.65	\$0.065	\$0.065	\$0.59	\$0.59
35 through 39	0.87	0.087	0.087	0.74	0.74
40 through 44	1.30	0.130	0.130	1.00	1.00
45 through 49	1.95	0.217	0.217	1.30	1.30
50 through 54	3.03	0.325	0.325	1.95	1.95
55 through 59	5.85	0.672	0.672	3.14	3.14
60 through 64	13.00	1.517	1.517	5.63	5.63
65 through 69	Free	Free	1.517	Free	6.50
70 and over	Free	Free	1.517	Free	7.37

Premiums May Change

Note: Compensationers pay premiums every 4 weeks, rather than every month. Therefore, although the annual total is the same, their 4-week premiums will be slightly less than the monthly premiums in these tables.