**Employee or Spouse Coverage**

1 Enter your age.

2 Enter the number of thousands of dollars of optional universal life insurance desired. (Example: For $35,000 use 35.)

3 Enter the monthly premium rate per 1,000 from the rate chart for your age.

4 Multiply item 2 by item 3.

5 Add $1.00 for the monthly optional universal life administrative charge.

6 This is the total monthly optional universal life premium.

**Dependent Children Coverage**

1 You can elect either $2,500 or $5,000 in coverage on your eligible dependent children.

2 The cost per month regardless of the number of dependent children covered is:
   
   $ .50 for $2,500 in coverage;
   
   $1.00 for $5,000 in coverage.

   (There is no administrative charge for dependent children's coverage.)

3 The amount in the "monthly cost" will be deducted from your paycheck every month to pay for your dependent children's coverage.

**Total Cost**

To find your total monthly universal life premium deduction, enter the total "monthly cost" figures from the above calculations and add.

- **Employee Monthly Cost** $ ________
- **Spouse Monthly Cost** $ ________
- **Dependent Children Monthly Cost** $ ________

**Total Monthly Premium** $ ________

(deducted from your paycheck)